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THE GREAT TONTINE.

CHAPTER I.

ROBERT PEGRAM DINES IN THE VICTORIA ROAD.

WHEN Lord Lakington's self-interest had so far mastered his pride as to induce him to write that note to Mr. Pegram, desiring another interview, the result was nearly a foregone conclusion. For a week the Viscount had been arguing this matter with himself, setting it forth day by day in more and more plausible terms. He had finally worked himself round to the conclusion that his duty to

his daughter required him to talk this thing over dispassionately with Pegram, in the first instance ; and that he would be probably further bound to submit this proposal of marriage to Beatrice in the second, duly placing all its advantages before her eyes. Mr. Pegram, on the other hand, met the Viscount with the greatest deference and humility. He vowed that nothing but the knowledge of his lordship's being in embarrassed circumstances having come to his ears in somewhat round-about fashion would have emboldened him to propose such a scheme to a man of his lordship's rank and family. He dwelt quite plaintively upon the hardship of having to give up a handsome income to which one had got accustomed, artfully whining over his own loss in this respect in such a manner that the Viscount could not fail to see the application to his own case. To every stipulation of Lord Lakington's he gave ready assent.



He was an old man, with no taste for London and gay people. He would go back to his own home in Wales, and they would rarely see him. If Bob would run down to Rydland for a few days now and again, that would be all he would ask. He would like to be present at the wedding ; but even then he would not obtrude upon the bridal party. He could get into a quiet corner of the church, and look on from there. Nobody would know that he was more than an ordinary spectator ; but he could not bear the idea of so much money going away, not so much from him,—though that would be bad enough now he had got used to it,—but also from his son afterwards.

Lord Lakington, now that he has admitted to himself that such a marriage is possible, is extremely gratified to find that he is allowed to dictate all the minor details of the projected alliance. The crafty old lawyer listens deferentially to the Viscount's proposals, and

yields to them without demur, except in the one instance, namely, that it would be advisable that Mr. Robert Pegram should change his name. At that the old gentleman somewhat hesitates. It may be that he thinks it as well to appear to be giving up something on his side to show that the sacrifices are not all of Lord Lakington's making; or, it may be, that he had got used to his name after wearing it sixty odd years, and holds it in higher esteem than his neighbours. A man's name may not be very euphonious, but it is, after all, a part of his identity, and he may well be indisposed to change it at the summary bidding of another. This point Mr. Pegram insisted should be left in abeyance. He promised to take into consideration what his lordship had said, and declared that, personally, he was not violently prejudiced in favour of the name of Pegram, but that there would be many inconveniences attendant on changing it.

Moreover, as he said, it was not him, but his son, that would have to change his name, and it was only reasonable to learn what Robert Pegram's views might be upon that subject. It was further agreed between them, that Mr. Pegram should now return to Wales, and that Mr. Robert should forthwith repair to London, his lordship having by this time so effectually humbugged himself as to finish up the conversation with a burst of parental solicitude and tenderness that would have done honour to the stock comedy father, saying that he must, at all events, see the man to whom he proposed to entrust his sweet Beatrice before presenting him to her as a suitor.

Mr. Pegram chuckled grimly as he packed his portmanteau that afternoon at the "Tavistock" preparatory to taking the evening train for Rydland.

"I think I may count that as good as

done," he muttered. "Not a bad week's work. Give him only another week to think about it, and my lord will be quite as anxious for that marriage as I am. As for the girl, I don't suppose there will be any bother with her; I always read in the papers, when I come across the matrimonial engagements of any of the aristocracy, that a 'marriage has been arranged,' &c., which is, of course, the proper and sensible way to make marriages. I don't suppose they allow any taking fancies to one another, as a rule. They thoroughly recognize the fact that income comes before affection, and that marriage on insufficient means should be made a criminal offence. Well, it is now for Bob to do his part. He seems to get on well enough with the young women in Rydland; but these London misses are perhaps a bit different."

Although Mr. Pegram might return to Rydland in the highest spirits at the satisfac-

tory progress of his scheme, yet his son by no means partook of the elation. Robert Pegram was by no means shy, and could make the agreeable to the young ladies in his own class of life well enough ; but he had been some few years in London, and did know that the fashionable ladies of the London world were very different from these. He was far from being one of those unabashed young gentlemen who, thrown into society higher than they are accustomed to, seek to cover their want of ease by vulgar swagger and somewhat boisterous self-assertion. Robert Pegram was not an innate snob, although he certainly lacked the polish of good society. He had had no opportunity of ever mixing with such people, nor, to do him justice, had he the slightest desire for it. He had an undefined idea that he should be rather awkward and uncomfortable, and probably commit some slight solecisms, both of speech and manner. As he would have

tersely expressed it, "These swells have ways of their own, which I ain't up to;" but, although this was by no means his ideal of marriage, and although he was entangled with another lady, and had a dread suspicion that this other lady would make considerable unpleasantness should she get the slightest hint of what he contemplated, yet Robert Pegram, like most mortals, was not insensible to the titillation of his vanity. How his old London associates would stare at seeing him with an honourable for his wife! What a splash he should cut in all the papers! He pictured to himself the announcement, "On the — instant, at St. George's, Hanover Square, Robert Pegram, Esq., to the Honourable Beatrice Phillimore, only daughter of Herbert, Viscount Lakington;" and then, again, four thousand a-year was a very pretty income to start with, to say nothing of lots more to tumble in after awhile. Upon the whole, as he sped to town,

Robert Pegram was tolerably well-satisfied with his prospects. He was, however, much too shrewd a young man to suppose it was all quite such plain sailing as his father did. He knew that he was about to sail his barque in what were to him unknown waters; and he by no means held his father's comfortable creed, that human nature was pretty much the same wherever you found it. That was all very well in the abstract, but practically he considered human nature took, at all events, another aspect when you came to the aristocracy. However, this marriage must be brought off if he could compass it, and he resolved not to throw a chance away. The "Tavistock" might do very well for his father, but that was no hostelry for a candidate for the hand of the Honourable Beatrice Phillimore to put up at. He determined to establish himself at the "Grand," and, in the first instance, to call upon Lord Lakington at his club.

The Viscount punctiliously returned his card, and left a note inviting him to lunch at the institution in question. He thought it would be as well to have a look at his proposed son-in-law before presenting him in the Victoria Road, and he was agreeably surprised. As the old lawyer had predicted, the Viscount was now much enamoured of the scheme. He had dreaded finding a rather noisy, vulgar young man ; but he found Robert Pegram, on the contrary, quiet and, if anything, rather diffident in manner. He certainly was not a particularly good-looking young fellow. The Viscount felt that to be a slight drawback. It was of no great consequence ; but then he knew that women valued such things. That they fell in love over and over again with ugly men he knew also, but then they were seldom attracted towards them in the first instance ; and it was important that Beatrice should fall in love, or, at all events, fancy this young

man sufficiently to engage herself to him as speedily as possible. However, he broke the ice off-hand with Robert Pegram, told him that he had talked this matter over with his father, and that, though of course he would never coerce his daughter, yet that he wished him all possible success in his wooing. Finally, he shook hands with him, and invited him to dine the next day in Victoria Road, and be presented to Miss Beatrice and her grand-mamma.

There was no little curiosity in Victoria Road when the Viscount announced that he had asked the young gentleman to dine with them *en famille* the next night. It was not very often that he asked any one to dine there in this fashion, and when he did so it was either a relation or some old friend that they knew well, at least by name.

“Mr. Pegram!” exclaimed Beatrice; “what a singular name. Is there anything peculiar

about the owner of this singular patronymic, papa ?”

“Pegram !” echoed Mrs. Lyme Wregis ; “’tis an odd name. What is he ? Where did you come across Mr. Pegram, Lakington ? I never heard you mention him before.”

“No, no,” replied the Viscount, somewhat nervously. “Excellent people, whose acquaintance I have only lately made. The father is a man of large property down in North Wales ; did me rather a good turn not long ago ; I am anxious to be a little civil to the son. He is—a very rare thing for a young man in these days—actually, I think, a little shy.”

“Well, Trixie,” rejoined the old lady, laughing, “I do call this very good of your papa. Having found such a curiosity as a shy young man, named Pegram, to bring him out here is kind of him. We must put on our best clothes to-morrow night to do him honour.”

“Is he nice, papa ? Is he amusing ?”

“My dear, I can tell you little more about him than I have already done. He is a quiet, gentleman-like young fellow, and that is all I can say about him. Amusing! Well, I don’t know, he did not somehow strike me in that light.”


Mr. Robert Pegram duly made his appearance the next evening in Victoria Road. The Viscount welcomed him warmly, and then presented him to his daughter and mother-in-law. Robert Pegram quite bore out the character the Viscount had given him. He was very quiet at first, and rather diffident. His anxiety to commit no solecisms of breeding made him of course ill-at-ease, and he thus appealed unwittingly to the good-nature of both ladies. A shy man cannot help appearing somewhat of a fool; but, as one of our shrewdest observers has pointed out, that one of the easiest methods of making your way with English young ladies is this: “If

Providence has not made you a fool, pretend to be one. It is then that the timidest and most bashful of English girls will show her kind heart ; she will try to lead you on, she will strive to find out your strong point." And this is precisely what happened to Robert Pegram. In their anxiety to put him at his ease, the ladies were more than usually courteous to him ; and Miss Trixie, in particular, strove very hard to make him feel at home amongst them. But there was one thing patent to both ladies, and it was just one of those slight points which well-bred women see intuitively, and about which they rarely make a mistake. It was clear to Mrs. Lyme Wregis, as it was to Miss Trixie, that Robert Pegram had not been accustomed to move in good society. It was not that he committed himself in any way, his shyness would account for his want of ease ; but he lacked an undefinable something, that final polish which is only acquired by mixing freely with the world.

But in vain did Lord Lakington prose for his guest's edification, and that nobleman was wont to be very didactic in his conversation. In vain did Mrs. Lyme Wregis ask him good-humoured questions about his own part of the country. In vain did Miss Beatrice try topic after topic. There was, apparently, no getting on with Robert Pegram. Not only was he ill-at-ease at finding himself in society to which he was unaccustomed, but, to add to his embarrassment, he was lost in hopeless admiration of Beatrice Phillimore. Not only was she a very handsome girl, but it was beauty of a type that Robert Pegram hitherto had only viewed from afar. She was so unmistakably of high lineage, and showed the blue blood in her every pose and gesture. She looked thorough-bred to the tips of her delicate fingers. Although Robert Pegram would have probably said that Beatrice's dusky tresses, lustrous dark eyes, and lithe, slender figure.

were not exactly in his style, yet, for all that, he would honestly own that the Honourable Beatrice Phillimore was the handsomest girl he had ever come across. But, mingled with this admiration, came the uncomfortable reflection that it was absolutely necessary, in the course of a few days, that he should ask this young lady to be his wife ; and, as he watched the quick play of her mobile features, he could not refrain from speculating as to what expression they might wear when he should have screwed up his courage to blurt forth that proposition. In spite of all the efforts of his entertainers, the guest bid fair to almost drop out of the conversation. Courteously as they endeavoured to include him in it, there was no making him talk.

It has, however, been said, and I believe there is much truth in the remark, that every man has one topic. Many of us, no doubt, can recall instances that make belief in this



axiom come rather difficult, but the chances are we never struck the key-note. We never happened to turn the conversation on that one subject upon which the people chanced to be well-informed.

Accident at last led Mrs. Lyme Wregis to make a remark upon a piece then playing at the Haymarket Theatre, and the key-note was struck. If Mr. Robert Pegram could talk about nothing else, he could talk "theatricals." Indeed, he never tired talking of the play and players. He had been in every theatre in London, and had seen every actor and actress of any note at all over and over again. His memory, indeed, was like a file of ten years' play bills. He could remember the production of almost every new piece, and who had played in it; could chronicle the successes and the failures, and gave his opinion freely upon the dramatists, the plays, and their representatives. In short, Mr. Robert Pegram had

found his tongue, and got fairly astride of his hobby. He told them story after story having reference to the foot-lights, finally winding up by a very good imitation of a popular comedian; and then, becoming suddenly conscious of the very prominent part he was assuming in the conversation, suddenly pulled up, coloured, wondered whether he had committed himself, and looked exquisitely uncomfortable. However, the good-humoured laughter of his audience somewhat re-assured him, and he got on very well until the ladies withdrew, although his conversation to the last still savoured of "the floats."

"Fill your glass, Mr. Pegram," said the Viscount, as he pushed the claret-jug across; "I had no idea you were such an enthusiast about the drama."

Considering Lord Lakington had encountered his proposed son-in-law the first time the day before, and first heard of him only

about a month ago, it would have been somewhat singular if he had known anything of his hobbies or pursuits.

"I was very fond of the theatre myself," continued the Viscount, "as a young man, but I have rather dropped out of theatrical circles of late years, and lost sight of my old friends in that way. Sam Hemmingby, the manager of the 'Vivacity' Theatre, is the only one of the craft I ever come across now; you know him very likely."

"Very well indeed, my lord; I have known him from a child. My father and he have been mixed up in business relations more or less for years."

"Ah! fine fellow Hemmingby. He has done a good deal for the elevation of the stage since he took command of the 'Vivacity.'"

"I don't know about that," replied Robert Pegram drily; "I don't think Sam Hem-

mingby troubles his head much about the elevation of the drama. He puts up what will draw, and if he gives the public a good entertainment I fancy it is because he finds they won't come to see a bad one."

"Ah! perhaps you are right," rejoined the Viscount, suddenly becoming conscious that on this particular subject Robert Pegram was an awkward customer to argue with; "but we have a more important matter to talk over than the stage, and, I trust, ha! ha!"—and here the Viscount gave a little affected laugh—"a pleasanter one. Now you have been introduced to my daughter and Mrs. Lyme Wregis, you will of course enjoy every facility for urging your suit. I think I may safely assume that Beatrice meets with your approbation. I fancy she may fairly claim to hold her own with any girl in London."

"Nobody can be blind for one moment to Miss Phillimore's beauty; but," said Mr.

Pegram, toying nervously with his napkin, "I don't quite see, my lord. I don't think I could venture—"

"You don't see, sir! you can't venture! What am I to understand by this, Mr. Pegram?" enquired the Viscount in his stately manner.

"Don't misunderstand me, pray don't misunderstand me, my lord," continued the luckless Robert, making a positive ball of his napkin; "but the fact is, I could not dare, I should never screw my courage up to ask Miss Phillimore to be my—my wife, unless your lordship would undertake to break the ice for me in some shape."

The noble Viscount's brow cleared. That the ignoble race of Pegram should feel overwhelmed at the idea of allying itself with the blue blood of the Phillimores was all very right and proper, and just as it should be. If, for state purposes, that is, pecuniary consider-

ation, such an alliance was necessary to the house of Lakington, it was well that their condescension should be thoroughly appreciated and acknowledged.

“Of course, my dear Pegram,” rejoined the Viscount with a bland smile, “I shall arrange all the preliminaries for you. I am the last man in the world to brag on the score of family; but it would be affectation to pretend that it is not a great piece of condescension on my *part* to admit the pretensions of a new man like yourself to my daughter’s hand. Your father has probably informed you that, if it were not for certain fortuitous pecuniary considerations, I should probably have declined such a proposal; but as it is so obviously to the interest of my daughter, whose happiness must ever be, of course, my first object in life, I will speak to Beatrice, and though of course I can put no constraint upon her inclinations, yet she is a good girl, who, I feel sure, will

listen to her father's advice. She is a good and affectionate daughter, Pegram, and I feel satisfied that she will do her duty to—to her father. And now, unless you will have any more wine, we will join the ladies."

Meanwhile, up-stairs in the drawing-room Mrs. Lyme Wregis and Beatrice were duly discussing Mr. Pegram.

"Well, Trixie, I pulled the string of the shower-bath with a vengeance when I alluded to the theatre before Mr. Pegram," said the old lady laughing; "but I really was very thankful I did. It fidgetted me to death to see the poor man sitting there looking so exquisitely uncomfortable, and taking no part in the conversation. I, at all events, set his tongue going, and that was something. I declare, if your father had not told us he was the son of a gentleman of large property in Wales I should have put him down as a member of the theatrical profession."

"I thought he was rather good fun, grand-mamma; and I declare his imitation of Toole was really very good, which we cannot usually say of gentlemen reproducing histrionic stars for our edification. It was a very lucky cast of yours, for I had quite exhausted my small stock of intelligence in trying to hit off a subject that he had something to say about. However, it did all very well as it was, though I fancy we should get a little too much of the footlights if we saw much of him, which is not likely."

"It is very odd, my dear, how your father picked him up. I never heard him mention the name of Pegram amongst his friends, and Lakington never was the least reticent about talking about his friends and acquaintances. It is a somewhat remarkable name, one that I should hardly have forgot if I had ever heard it. Curious, too, his asking him to dinner."

"Oh, I don't know, grandmamma," replied

Beatrice. "Papa said, you know, that Mr. Pegram's father had done him a service of some sort or other, and so I suppose he wanted to be civil to Mr. Pegram; but I don't think papa quite hit it off, do you? If he had given him some dinner at his club, and then taken him to a theatre, I think Mr. Pegram would have enjoyed himself; but taking him into society is, I fancy, rather a doubtful kindness."

"Yes, poor man," observed Mrs. Lyme Wregis. "He has evidently seen but little of the world, more especially our world. He was so very palpably on his best behaviour; so evidently afraid of saying or doing the wrong thing. Well, he ought by this to be convinced that we are not so very alarming."

Here their conversation was interrupted by the entrance of the subject of it, followed by the Viscount. But Mr. Robert Pegram was no bit reassured by his *tête-à-tête* with Lord

Lakington, and seemed once more to be frozen up. He felt that he could not descant on theatrical topics the whole evening, and he literally could think of nothing else. The upsetting of a cup of tea over his legs tended still further to the confusion of his ideas. In spite of the efforts of his entertainers the conversation somewhat languished, as, when you can extract nothing but incoherent and monosyllabic replies, it is apt to do. However, no sooner had the clock marked ten than Mr. Pegram pulled himself together and mustered sufficient courage to say "Good night" in somewhat awkward fashion.

"A very nice, unassuming young man," observed the Viscount patronizingly, as the door closed behind their guest. "Heir to a very considerable property in Wales. Shy? yes; decidedly shy, and—ahem!—yes, wanting in polish. Still, the first is a fault on the right side, and the latter will improve."


"Yes, papa, there is no doubt about his being decidedly shy," laughed Beatrice. "I declare if you called it 'scared' I don't think you would have been far wrong. He looked, poor man, after he had upset that cup of tea, as if he thought grandmamma and I would beat him."

Mr. Robert Pegram, meanwhile, having lit a cigar, is indulging in reflections on the family he has just left as he makes his way up the Victoria Road. Relieved from the constraint of his high-bred hosts, his thoughts take shape in his own vernacular. "As for the girl," he muttered, "by Jove! she is a screamer! I never saw such eyes and eyelashes; and as for her hand, why, she could never get her gloves small enough, I should think. But, unless her pompous old bloke of a father can tell me he has squared it for me, I shall never dare ask her to marry me."

CHAPTER II.

THE VISCOUNT SPEAKS TO TRIxie.

SOME four or five days had elapsed since Robert Pegram had made his first appearance in Victoria Road, and still Lord Lakington had not broken the intention of his being there to his daughter. It was not that the Viscount faltered the least in his purpose. He had reasoned himself quite comfortably into the idea that he was promoting his daughter's happiness by furthering this marriage, and still more clearly did he see that such an arrangement would ensure his own comfort for his life-time ; but yet, with all this, he felt a lurking suspicion that



this marriage would be highly distasteful to Beatrice. He knew very well, although there were young ladies of tolerably level temperament who were quite content to leave all matrimonial arrangements in the hands of their friends, that Beatrice was not one of these. He was fond—yes, very fond—of his daughter ; loved her, indeed, as much as was possible for a man of his selfish disposition to love anybody. Self-indulgent from his birth, yielding invariably to the whim or fancy of the hour from the day that he had become “lord of himself, that heritage of woe,” he had been assiduously cultivating the worship of self for now close upon fifty summers. Of all humanity’s vices there are none to which we are so prone, and none which thrive so freely when fostered. Self-adoration of various kinds we are all given to. We pride ourselves on our appearance, on our talents, on our possessions, and in our

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He did not doubt his son's powers of fascination for a moment, only give him time. He honestly thought that most young ladies would yield to Bob's attentions in the end ; but he argued, "A girl likes to be courted, and it isn't to be expected a well-bred lass like this is going to knock under the minute a young fellow makes sheep-eyes at her, without she's made to understand it's a lot to her advantage to cut the sweethearting short. I wish this thing settled sharp, and I must give his lordship a jog about turning the family screw on. Why, I had to do it a trifle myself to Bob ; and, now he's getting on so well with the young woman, it only wants that to settle it."

The result of which reasoning was, that the Viscount received a letter from the old lawyer to the effect that such an arrangement as this admitted of no delay, pointing out drily that people of great age rarely gave

much notice of their departure ; that, as a rule, they were ailing for two or three days, and then flickered peacefully out.

“I don’t suppose, my lord, either your nominee or mine will differ from the ordinary run of such cases, and therefore, I say, let our agreement be either ratified at once, or else I shall cry off, and make the most of my chance of the ‘Great Tontine’ as I best can elsewhere. I presume you have only to speak to your daughter to arrange the matter at once, as far as the engagement goes, and, believe me, the more speedily the wedding follows the better for both of us.”

The Viscount felt that this settled it ; that the talk with Trixie was no longer to be delayed. Still, his manner betokened some slight embarrassment as, after reading that letter, he told Beatrice that he wished to see her in his study, as he had something to say to her. He might wrap the thing up as he would ;

Lakington, and seemed once more to be frozen up. He felt that he could not descant on theatrical topics the whole evening, and he literally could think of nothing else. The upsetting of a cup of tea over his legs tended still further to the confusion of his ideas. In spite of the efforts of his entertainers the conversation somewhat languished, as, when you can extract nothing but incoherent and monosyllabic replies, it is apt to do. However, no sooner had the clock marked ten than Mr. Pegram pulled himself together and mustered sufficient courage to say "Good night" in somewhat awkward fashion.

"A very nice, unassuming young man," observed the Viscount patronizingly, as the door closed behind their guest. "Heir to a very considerable property in Wales. Shy? yes; decidedly shy, and—ahem!—yes, wanting in polish. Still, the first is a fault on the right side, and the latter will improve."

"Yes, papa, there is no doubt about his being decidedly shy," laughed Beatrice. "I declare if you called it 'scared' I don't think you would have been far wrong. He looked, poor man, after he had upset that cup of tea, as if he thought grandmamma and I would beat him."

Mr. Robert Pegram, meanwhile, having lit a cigar, is indulging in reflections on the family he has just left as he makes his way up the Victoria Road. Relieved from the constraint of his high-bred hosts, his thoughts take shape in his own vernacular. "As for the girl," he muttered, "by Jove! she is a screamer! I never saw such eyes and eyelashes; and as for her hand, why, she could never get her gloves small enough, I should think. But, unless her pompous old bloke of a father can tell me he has squared it for me, I shall never dare ask her to marry me."

“Mr. Pegram!” she replied. “He is a good-natured, funny little man, dreadfully afraid of grandmamma and me, whatever he may be of other ladies, and more theatrically insane than anybody I ever came across.”

“Yes, a very common hobby of young men. I had it to some slight extent myself in my early days. No great harm in it though, unless the disease gets to the height of taking a theatre, and that, in the hands of an amateur, generally means ruin; but he seems an amiable, good-natured sort of young fellow, and, after a little polish, will, I have no doubt, hold his own with most of the young ones about town.”

“I dare say,” replied Trixie vaguely, and marvelling much what in the world her father could mean by calling her into his study to discuss Mr. Pegram.

“It is my duty, Beatrice, to lay before you a proposition on the part of Mr. Pegram

of the very greatest importance, not only to yourself, but to your whole family (the whole family being the Viscount Lakington). I must first call your attention to a subject which will doubtless seem absurd to a girl brought up as you have been, namely, to the fact that we live in a deplorably levelling age. That, as the butcher waxes fat,—and butchers always do well, by the way,—so does the baronet seem to waste. The land that the peer once looked upon as indubitably his own, the peasant, who ten years ago touched his hat to him, begins to conceive is his according to the law of Genesis; that is to say, whoever has possession of anything keeps it, with very little regard to what his title may be.

‘Those may take who have the power,
And those may keep who can.’

Primitive reasoning, my dear, but it strikes me we are fast lapsing back to first principles—community, socialism, and the rest; absurd

as these so-called civilizations have been shown from times immemorial. Well, we must go with the age, my dear, and the age points unmistakably to fusion. An impoverished aristocracy must be strengthened by alliance with the plutocracy. The Aryan must blend with the Semite, and, in short, there must be a general mixing, a sort of social salad, you understand, if society is still to continue."

Trixie's face during this harangue was a study. She comprehended it not an iota further than a vague feeling that a proposition of some kind in connection with herself had been made to her father by Mr. Pegram ; but of what that was she had no conception, and, if truth must be told, rather fancied all this exordium bore reference to a box or tickets for some music-hall, which her father wished her to accept, although conscious it was not quite what the Honourable Beatrice Phillimore should be present at.

“Well, Beatrice,” continued the Viscount, “it is needless to tell you that the Lakington coronet wants regilding. The moth is in our ermine, girl, and we have had to sell the precious stones in the circlet and replace them with paste. It rests with you to restore the family prestige. How? By marriage. The Scotch peerage are the shrewdest branch of our hierarchy, and invariably recuperate by judicious city connection. Mr. Pegram, Beatrice, solicits the honour of your hand, and Mr. Pegram, my dear—”

“Mr. Pegram wants to marry me!” cried the girl, starting to her feet. “Papa, you are joking, or else I would say at once, declined with thanks.”

“I am doing nothing of the sort, Beatrice,” replied the Viscount, huskily. “I tell you, Mr. Pegram places himself and fortune at your feet, and, in the interest of the house of Phillimore, it would be well if you could say yes.”

"You, papa, counsel me, Beatrice Phillimore, to wed a Mr. Pegram, who is what? He can surely, from his manner, not be of the county families?"

"Perhaps not, my dear; but he represents something that ranks higher in this d——d democratic age—wealth!"

"But, papa, I do not look upon wealth as everything, and most especially when it comes to—to—to choosing a husband," and here the girl blushed, and rather faltered in her speech. "You would not wish me to marry a man I cannot love, simply because he is rich, surely."

"My dear child, now please get all that fiddle-faddle about love in a cottage out of your head at once and for ever. I don't for one moment wish to force your inclinations, but, remember, people of position don't plunge into matrimony with the recklessness of the lower classes. We arrange such things, and

expect there to be a sufficiency of income in the first place. The usual result of marriage is children. People of our class do not consider that they are entitled to leave their offspring to the care of Providence, or the parish."

"But, papa, dear——"

"Excuse me, Trixie, I must request you to wait till you have heard all I have to say. I married your mother on this principle, and, I assure you, during our brief wedded life we were quite as sincerely an attached couple as if our union had been the result of a love match. Had it been possible, as you may suppose, the son-in-law I would most gladly have welcomed would have been your cousin, who will wear the coronet after me."

Poor Beatrice gazed at her father with speechless despair. Why was her marriage with Jack impossible?

"I should have been pleased to think that

· you would have been Lady Lakington in due course; but of course Jack must marry 'money,' and you, my dear, must do the same. Jack, poor fellow, is no more free to follow his fancy than I was, than you are. If, Trixie, our order has its privileges, it also has its duties."

How was the girl to combat such a tissue of sophistry as this? She knew intuitively that her sire's whole argument was untrue, and yet she knew, false and worldly as such reasoning might be, that it was accepted as a necessity by a large proportion of those of her station. Still she was very earnest in her love for her cousin, and by no means to be persuaded to give him up in favour of Mr. Pegram in such off-hand fashion as this.

"It may be as you say, papa," she replied at length; "and I can only say, if it is so, that those who do not boast of gentle blood are much to be envied by those who

do ; that the Smiths of this world are better off than the Phillimores, insomuch as they can wed those they love. But there is surely no necessity for my marrying at all ; should I ever do so, it will be, you may rely upon it, with your approval ; and in the mean time I must ask you to tell Mr. Pegram that I thank him for the honour he has done me, but must beg to decline."

It was time to unmask the grand battery. The Viscount had judiciously crushed, as he thought, any *penchant* the girl might have for her cousin by demonstrating that Jack must marry "money." He had posed successfully as having sacrificed himself in like fashion for the propping up of the peerage to which he was born. No one had ever told Beatrice that her precious sire had run through every shilling of the Lakington lands in the days of his hot youth. Mrs. Lyme Wregis had been loyal to her scape-grace son-in-law, and no

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word of his early iniquities had ever reached his daughter's ears. She believed implicitly that, as a needy nobleman, he married a great fortune, but that, in the vicissitudes of business, her mother's fortune was lost. She had always regarded her father as a man with whom the world had gone hard; who, by a judicious marriage, had retrieved the fallen fortunes of his house; and who, just as a great political career laid before him, had been ruined by the commercial disaster that had overwhelmed and killed her grandfather. She was passionately attached to him. Of a warm, impulsive nature, the loving some one was a necessity to her, and that, of course, meant loving them in her ardent, tempestuous fashion. Relatives on her mother's side she had none, and those of her father held rather aloof from the ruined gambler, who, in good sooth, had neglected them in the days of his opulence and splendour. So Beatrice\concen-

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trated all her affections on her father and grandmother, and latterly had admitted Jack Phillimore into that inner sanctuary, where, as has been the case from time immemorial, he speedily eclipsed the earlier gods. The other deities of the Pantheon are of small account when Cupid's winged shaft is fairly home in our heart.

"Beatrice," replied the Viscount, after a short pause, "it has become necessary that I should make you clearly understand the very painful situation in which I am placed. Fifteen, or even ten, years ago I was that most abject thing on earth—a pauper peer, shrinking from my fellows because I had not the wherewithal to associate with them. Nobody expected dinners from the ruined Lord Lakington, but they did expect that he should be decently gloved, and wear a hat that cast no shame upon those to whom it was lifted. I have known, Beatrice, what it

was to scheme for my gloves, to reflect that trinkets were not a necessity, and might be profitably converted into boots or umbrellas ; to walk, because I could not afford cabs, and was ashamed to be seen getting in or out of an omnibus. I declare I would sooner die than go through that grinding poverty again ; and it rests with you to save me."

"With me, papa!" faltered the girl, and her cheeks blanched as the words fell from her lips.

That her marriage with her cousin should be deemed impracticable was to be borne. It was an affair that of the future, but any engagement with Mr. Pegram was not only distasteful, but imminently a thing of the present.

"Yes, Trixie. Listen to me : you and your grandmother think my improved circumstances of late are owing to my estates having what is termed come round ; to mortgages having

been paid off; to creditors having been appeased, &c. It is not so. I am as hopelessly ruined as I was when Thormanby won the Derby seventeen years ago, and your grandfather failed for over a million. What has kept me going has been simply the large interest I now derive from a lottery called the 'Great Tontine.' My dividend in that amounts at present to something like three thousand a-year;" and hereupon the Viscount proceeded to explain to his daughter the history of that quaint coquetry with fortune, in which he had embarked in 1860. It took Beatrice some time before she understood the whole thing; but, as it gradually became clear to her, she positively sickened on recognizing how her father's future income depended upon her saying Yes to Robert Pegram's suit. And he too was seeking her hand, not because he loved or admired her, but as a mere matter of expediency; because he would be, like her

father, made certain of a moiety of this income during the Viscount's life, and would come into the whole of the property at his death.

"Let me think, papa, let me think!" she exclaimed, as she pushed back the dusky masses of hair from her temples. "I must of course be a true daughter to you—anything rather than you should go through such humiliations again as you have told me of. My cheeks tingle even now at the bare recital of them; but oh, father dearest, I had dreamed of something so very different if ever I left you."

"The illusions of our youth are rarely carried out, Trixie, and, believe me, it is best so. Young people invest the objects of their first fancy with all sorts of high-flown attributes that neither of them possess. He thinks her an angel, when she is only a rather pretty, frivolous, and not particularly good-tempered

girl. She makes a hero of a rather stupid, common-place young fellow who happens to dance well and talk nonsense fluently. Happiness in marriage is based, my dear, upon easy circumstances. Ample means soften the friction. In a well-appointed *ménage* diversity of taste and opinion are of little consequence; either can indulge their whims without annoying the other. But when the man must either smoke in the street or his wife's drawing-room, there being nowhere else; when her piano can be heard from garret to basement, and the dinner pervades the house from midday to midnight, believe me, love is wont to wear thread-bare quicker than you think for."

"For shame, papa," cried Beatrice, springing to her feet. "I'll not believe marriages are usually made in such sordid fashion, whatever my own lot may be. But I must have time; at present I am hardly able to realize what

it is to give my hand to a man I don't love. Does grandmamma know of this?"

"No; nor must she. You know I love her dearly, that she's been the best of step-mother's, and that she and I have always been the best of friends; but, remember she is my nominee, Trixie; people do not like their near relatives speculating on their lives, and though it is her life, not her death, that I am interested in, I would not have her know of this for the world. Twenty years ago when I embarked in it I was thoughtless, and, though there is no harm in it, still you must promise me to preserve strict silence on the subject."

"It shall be as you will, papa; but it would have comforted and strengthened me to talk the thing over with her, and she is so clever, and then she knows about me and—"

"You don't mean to tell me there is any nonsense between you and your cousin?" broke

in the Viscount sharply. "If he has entrapped a child like you into an engagement he has behaved infamously. He knows nothing can come of it; that he is as much bound to barter his prospective coronet for money as I was."

"No, papa," replied the girl sadly, "there is no engagement between me and Jack; but I will leave you now. My head aches, and I must have a few hours to get used to the idea, if nothing more. I will let you know to-morrow whether I can marry Mr. Pegram," and so saying, Beatrice went out and fled to her room, that she might look this thing straight in the face. The first great calamity that had as yet darkened her young life, and one that she as yet could hardly realize.

CHAPTER III.

THE SCENT GROWS COLD.

“AND you cannot carry it past Guildford?” said Mr. Carbuckle, after a *tête-à-tête* dinner in his chambers with Ringwood. “There the trail ends, and from that point Terence Finnigan disappears from mortal ken.”

“That is the state of the case,” replied his guest, somewhat gloomily, “and where or how to make a fresh cast beats me. I told Greenway, our detective, to look in to-night; but he said in his last letter he could make nothing out of Guildford, though he had spent a week there, and meant giving it up in

another day or so as mere waste of time and money."

"Well, there is nothing for it but patience, though I begin to be sadly afraid Mr. Finnigan has breathed his last just about the time when his life becomes extremely valuable."

"Yes. I don't know what to think now; it may be so. Miss Chichester, as well as her aunt, seem desperately disappointed. They reckoned too much, I fear, on the new hand at the bellows, as I begin to think he did himself. At all events he feels pretty well beat now."

"My dear Ringwood, you may rely upon the word of an old stager, all these sort of enquiries are very much like hunting on a bad-scenting day. Your hard-riding sportsmen vote it slow, and throw it up; but those enthusiasts who stick to the hounds are sometimes rewarded with a kill. Not particularly

lively work no doubt, but interesting very to the inductive hound or inductive reasoner."

"Neither Miss Mary nor Miss Caterham seem to appreciate the beauties of the chase," rejoined Ringwood, laughing. "The latter especially seems very anxious about it. Do you know, I think she is worrying herself a good deal about this business, and the old lady strikes me as not quite strong enough to stand such anxieties."

"Oh, she has been delicate for some time. I must run down and take a look at my old friend. She has always worried a good deal about Mary's future, and I can fancy her getting into a state of feverish impatience over this business. She is passionately attached to the girl, who has always been to her as her own daughter, and whether she leaves her an heiress, or slenderly provided for, would naturally excite her a good deal, and excitement is not good for a rickety heart."

"Miss Chichester deserves to be an heiress," replied Ringwood emphatically, as he tossed off his claret. "Here's her health, any way, though it is against my interest she should come into the 'Great Tontine.'"

"Halloa, treason in the camp! interest of plaintiff's counsel to lose her cause! What the devil do you mean?" enquired Mr. Carbuckle. "How can the girl's coming into a fortune hurt you?"

"In this way," replied Ringwood: "Mary Chichester is just the nicest girl I ever met. I could go very near falling in love with that girl; in fact, I wouldn't take my oath I've not already done so."

"Well, my young friend, as, at your time of life, you're sure to fall in love with somebody, you ought to be devoutly thankful that you have committed that indiscretion in a quarter where it will possibly cease to be such. You cannot marry without money, and

therefore are restricted in your affections to monied young ladies. Years hence we'll trust you will be able to do as you like on that point."

"Pooh! you don't see it, Carbuckle. Of course, if she turned out an heiress I couldn't ask her to marry me till I had a fair practice, and in the mean while she would have married some other fellow."

"I deny both assertions. I have known Mary Chichester from a child, and she will marry to please herself, whether she's rich or poor. She's as fearless, self-reliant a young lady as ever I came across. Grit to the backbone, but a woman to her heart's core. If you can win her she'll prove worth having, and help you up the ladder in such fashion as you little dream of, whether she come to you with gold galore, or only her bonnie face for her fortune. But, good lord, who ever heard of a Queen's Counsel fostering a love

affair! and d—n it, sir, what do you, as an ambitious barrister, mean by dreaming of such rubbish? Let us have either a good dive into Blackstone, or—or—a cigar,” concluded Mr. Carbuckle, as his eyes twinkled with laughter. “The case can stand over to the next term I fancy. I don’t know, though, it seems rather a bad case.”

Here a knock at the door cut the thread of their conversation, and, in answer to Carbuckle’s mandate to come in, a little wizened, rat-like man insinuated (there is no other word for it) himself into the room. He did not walk in, step in, or come in; he seemed to wriggle in, as if deprecating objection at every step; he seemed to acknowledge that he had arrived under protest, and not in accordance with the fitness of things. He had a shy, nervous manner, that indicated doubt in his mind as to his right to be anywhere. The last man in the world you would have picked

out for a detective, and yet he was reputed clever in the Private Inquiry Office, to which he belonged; and it was to these somewhat amateur and unscrupulous halls of inquisition that both Ringwood and the Pegrams were driven, Scotland Yard not recognizing interference unless for the unmasking of accredited crime. Lost heirs, relations, and property would cost the State a considerable annual outlay if they took such researches upon themselves, to say nothing of the amount of fabulous enquiry they might find themselves committed to.

“Well, Greenway, anything fresh? Mr. Carbuckle, our host,”—and here Ringwood duly designated the Q. C.,—“will, I am sure, permit you to take a chair.”

“No, sir; nothing,” remarked Mr. Greenway, as he seated himself on the extreme edge of a chair near the door, deposited his hat underneath, and, in the words of the famous

Mr. Lamps of Mugby Junction, "took a rounder." "Leastways, sir, nothing that bears upon Terence Finnigan more than I have told you ; but I have found out not only another man who is on the same business, but a couple."

"Indeed !" exclaimed Carbuckle. "This grows interesting ; tell us all about it."

"Well, gentlemen, Guildford aint a very big place, and it wasn't long before I discovered that there had been a chap before me making enquiries after this Terence Finnigan. It was only natural it should be so. You may be sure I wasn't very long before I managed to get sight of him. Easy for me, you see, because I of course represented him as my pal, and was directed straight where to find him in consequence. Once I had one good look at him, I took train for Aldershot ; returning next day in a new name, a new make up, and putting up at a new public. I

could make nothing myself out of Finnigan, but it struck me as well worth while to watch those who were employed on my own errand. If they found him, so should I. At all events you had told me, Mr. Ringwood, there was another lot in the hunt, and that a look at their hand was worth having. Well, sir, of course for looking round the sort of public-houses and lodging-houses where one was likely to pick up news of a man like Finnigan, one personates rustic life a bit. I began as a pedlar. You see a pedlar gets in anywhere, and can hook in any amount of questions without attracting attention. T'other fellow was got up as a navvy in search of work, but of course, as I had heard about him, so would he probably hear about me; so, as I said, I nips back to Aldershot, and come back as an organ-grinder—a good character, sir, in our profession. You see you've 'no English' when questions are inconvenient, and can always put

'em when it's safe, and servant-girls are death upon gossiping with organs. Blessed if I don't think they have a hazy idea it's like being hand-and-glove with some of the real opera swells. To pick up my friend the swarthy navigator, and see what he was about, didn't take much doing. He's rather mistaken his profession, and likely to cost his employers a good bit more than he's worth." (Mr. Greenway had all the jealousy essential to the artistic character.) "Well, he wasn't doing much, and hardly worth while keeping an eye on. I was about to give him up when, hang me, if he wasn't joined one evening by a pal,—no mistake about it from their greeting,—a red-headed waggoner apparently, and it took me little time to twig he was also on the same lay. He was good, devilish good; not a flaw in his make up, nor manner, and he had sense enough to be sparing of his talk; but the fool forgot all about his hands. They'd

never done farm-work since he was born, no, nor any other work. This interested me, and I watched the pair close. In my assumed character, I had of course no difficulty in getting near 'em, and as, of course, they didn't believe I understood English, they were somewhat ungarded in their talk. Now, Mr. Ringwood, this is for you to cypher out; the red - headed waggoner is unmistakably the master, the employer of the navigator, and he came down to look after things a bit himself."

"Bob Pegram, by Heaven!" exclaimed Ringwood.

"Well, sir, he is uncommon good for an amatoor," rejoined Greenway; "and, d—mme, I believe he's worth two of the mutton-headed fellow he's employing. I stay'd there as long as he did, and meant to follow him wherever he went, but he slipped me next day. I believe he went back to town. Now, Mr Ringwood, may I ask who Mr. Pegram is?"

"No harm in telling him, eh, Carbuckle?" enquired the young barrister.

"None whatever," responded the Q. C. "I dare say you could do with a glass of port after that long and exhaustive report of yours, Mr. Greenway?"

As Mr. Greenway not only replied he could, but demonstrated the truth of his assertion with wonderful facility, Mr. Carbuckle silently replenished his glass, and Mr. Greenway developed further capacity for dealing with that noble wine without its having any perceptible effect on his mental qualities.

"Mr. Pegram and his son are the people who, like ourselves, are interested in finding Terence Finnigan. Solicitors by profession, it's their interest to find him *dead*, ours to find him alive; but we have a like interest in knowing what has become of him. I rather fancy it was young Mr. Pegram—Mr. Robert—you saw. He's theatrically inclined, I have

heard, and has a taste for doing the detective I know. You remember his audacious imposition at Kew, Carbuckle?"

"Perfectly," replied his host; "and what is more, if Mr. Robert Pegram is about to indulge in a series of these impersonations, I am not sure he wouldn't be better worth tracking than Finnigan."

"Quite so, quite so," exclaimed Ringwood, excitedly. "If he finds Finnigan, we find him too; and," he continued, lowering his voice so that Mr. Greenway might not catch what he said, "if my conjecture that they mean foul play prove right, we shall be behind the scenes to some extent."

"Yes," replied Carbuckle, musingly; "and though I do not think they would risk a fraud, still I have seen too much unsuspected crime divulged in my time to ignore it being quite possible. From what you learnt of the Pegrams in Wales, I should fancy they would

be rather slippery cards to lay hold of in that case. A sharp attorney knows just what he may risk without rendering himself liable to be called on to account for his misdeeds. By the way, have you ever seen Mr. Hemmingby again? That man interested me from what you told me of him, and, moreover, from his knowledge of these Pegrams and their doings, it is likely he might sooner or later prove a most invaluable person to consult."

"Yes, I have seen him two or three times. No, not concerning the concoction of a play, as I see you are about to suggest," added Ringwood laughing; "and yet, oddly enough, I was of use to him and a Mr. Barrington about one. It was a point of law on which a piece was to turn, and they appealed to me. They had got in a jumble about it, and I put them straight, and, they were kind enough to say, improved the situation immensely. Bless you, sir, Hemmingby appointed me solicitor-general

of the 'Vivacity' Theatre, and asked me to dinner."

"It's all over with him," said Carbuckle in an abstracted manner. "He's developing what are termed dramatic instincts. An inclination to love in a cottage, to look at his cases from a sensational point of view, and to become a lawyer of the play-houses. You don't suppose, if you commit yourself by writing a farce, that any attorney will ever entrust you with a brief afterwards, even if the farce is d—d, do you?"

"Never fear, I'm not going to take to play-writing as a trade," replied Ringwood laughing; "but about our friend here. What instructions shall we give him? I'd say, watch young Pegram, and never mind the other fellow."

"Except that watching the other fellow strikes me as the best way of keeping an eye on Pegram. I think Mr. Greenway had best

return to Guildford, and not let Mr. Pegram slip him next time. Remember, we don't expect you to lose sight of him on his next appearance."


"He'll not give me the slip next time, gentlemen. He wouldn't this, if I hadn't made sure he was settled down for two or three days. Good-night, sir. I'll go back to Guildford first thing to-morrow morning," and with that the detective took his departure.

"And, now *Monsieur le Monchard* has taken his departure, if you won't think it an impertinence from an old friend, may I ask if you have any reason to think Mary Chichester likely to lend a favourable ear to your wooing?"

"None whatever," rejoined Ringwood quickly. "Miss Chichester and I are good friends, nothing more. I am dreadfully conscious of only wishing we were more; but I have no grounds for supposing that she views

me in any other light than a gentleman bearing a good character from yourself, and who, having at present no employment, is anxious to kill his spare time by undertaking the discovery of Terence Finnigan. Miss Caterham thinks better of me than I deserve, and I will tell you why. She did me injustice to start with in taking me for an impostor; she naturally wants to make it up to me. Women usually do; it's a species of injustice they are much more sensitive to than men. A man will misunderstand you for half a life-time, and vote it all due to your own confounded conceit, or shyness, or what not, and feel, if anything, a little indignant with you about it all. It is true the woman's good opinion is likely to be evanescent, while the man's will probably last; however, such is the case."

"Yes; and, my dear Ronald, recollect when young gentlemen like you begin moralizing on human nature men of my time of life vote the



conversation somewhat flat and uninteresting. Smoke and liquor as long as you like, but I am going to tackle those fifteen or twenty sheets of parchment there, upon which I have to display much intelligence at Westminster to-morrow."

"Goth, barbarian, unfeeling monster; and I was about to unburden my lacerated heart to your unsympathetic ears."

"You'll do," replied Mr. Carbuckle drily. "A man who can neglect a fair opportunity such as I gave you to pour forth his love tale, and then make a jest of his hopes and fears, has not scorched his wings much. Only one thing, Ronald, remember this, if you try to make a fool of Mary Chichester you'll probably find yourself the bigger sufferer in the first place, and I will never forgive you, in the second. Money or no money, that girl's worth any man's winning."

"My dear Carbuckle, for God's sake do not

misunderstand me ! I know it, recognize it as thoroughly as yourself. I am half in love with her now. I only want the slightest encouragement on her part to be as far gone as a man can be, and have cruel misgivings it will never be accorded me. Pray don't think I wish to make a jest of my devotion to Miss Chichester ; there's very little inclination on my part to jest about it, I assure you, although I did not want to bore you with the old old story."

"All right, Ronald ; I'm very glad I was mistaken, and admit I ought to have known you better. Now, either smoke silently or run away ; I really must tackle my friend here," and Carbuckle seated himself at his table.

"Good-night," replied Ringwood ; "I'll leave you to your own devices, or to worrying that bundle of sheets, and can only wish I had a similar job waiting me at home."

CHAPTER IV.

RINGWOOD REPORTS PROGRESS AT KEW.

RONALD RINGWOOD felt it imperative that he should run down to Kew and report progress to Miss Caterham. It was astonishing how punctilious he was about this, and the two ladies invariably welcomed him cordially, albeit they admitted, after, his budget being duly unfolded, he had taken his departure, that the search for Terence Finnigan did not seem to make more progress than before. Still it is comforting to talk our affairs over with those who may be acting for us without reference to waste of time. Managers of theatres, publishers, and lawyers, as a rule, have

bitter experience of this phase of humanity; aspiring dramatists would be authors, and anxious clients are ever keen to discuss their play, book, or case with those in charge of the same, and cannot understand that this all-important business to them is but a small item in the life of the manager, publisher, or solicitor.

A busy man like Mr. Carbuckle could not possibly afford time for idle discussion. His visits at the cottage were rare now-a-days, and usually made upon a Sunday. His avocations mercifully excused him from the cruel tax of idle calls, and when he came it was either to see his old friend, Miss Caterham, or because he had some news to tell. With Ringwood the case was different: he had plenty of leisure, and the ladies derived much satisfaction from talking over even the *non-progress* of the search for Terence Finnigan. They liked the young man for his own sake, and he gave

them always, so to speak, glimpses of that great world which they lived so near, but of which they saw so little. Miss Caterham had mixed freely in it in her time, and it amused her to hear of its gay doings even yet.

Ronald Ringwood, of course, saw much of Mary Chichester under these circumstances, and the more he saw the more smitten did he become. He told the honest truth to Carbuckle when he said that he only wanted a little bit of encouragement from Miss Mary to be over head and ears in love with her ; but he could not delude himself with the idea that she had ever given him reason to suppose she favoured him in that light. She treated him always in that free, frank fashion that the veriest neophyte can never mistake for love. Unfeignedly glad to see him when he came, and unmistakably anxious to make his visit pleasant to him ; but the firm clasp of the hand that gave him good-bye, and the smiling,

unflinching glance of the clear, honest, brown eyes testified to the girl's heart not being as yet in accord with his coming or going.

A girl worth winning too is Mary Chichester, but, like most prizes of this world, by no means to be gathered at the first rude snatch. A tall, shapely maiden, with a superb, though by no means fragile figure. I must admit that neither hand nor foot could be called small, but they might have served as models for a sculptor in spite of their being of no Lilliputian proportions. If not exactly a beauty, she had a wonderfully winning face, which her wealth of brown hair and big, serious, brown eyes could not but render attractive. Critics might call the mouth a trifle large, but the ripe red lips and level white teeth more than covered this defect when she smiled, and that charm was enhanced by some little rarity. Miss Chichester was by no means one of those young ladies who abandon themselves to

hysterical laughter on the slightest provocation, or who are wreathed in smiles at the remark that it is a fine day.

Mary, at all events, looks very handsome in Ronald Ringwood's eyes as she holds out her hand to him among the flower-beds as he enters the little garden that fronts Miss Caterham's cottage.

"Well," she says gaily, "to ask if you have found Terence would be too much, but I trust you bring substantial hopes of doing so. I cannot understand it: aunt has taken to worrying so over the business of late that I really do hope you have tidings of some sort with which to soothe her. She is making herself quite ill; she, who always took things so quietly, to be so disturbed about the fate of that poor 'ne'er-do-weel,' it puzzles me, Mr. Ringwood."

"I have news this time, Miss Chichester," replied Ronald, as he shook hands. "Not

such news as I fear your aunt craves for, but still an incident in the chase which must certainly interest her and, I think, you. It may mean much, or it may mean little. The sequel will show ; but it might be the clue to the man we seek."

"What is it, Mr. Ringwood? you have never yet had so much to tell us."

"Had we not better go inside and see Miss Caterham? I must tell the story to her, and it would be too cruel to bore you with the whole thing over again."

"Prettily put, sir," rejoined Mary laughing. "Here you are in dread that your ignorance of floriculture may be exposed, while there you know your liking for tea and thin bread and butter will be appeased. But come inside, and I will minister myself to the harbinger of good news. It is quite tea-time, so please don't apologize," and with that Miss Mary led the way to the house.

"I don't know about good news," said Ringwood. "It can hardly be called that; still, it is likely to help us in our search, and is, at all events, a curious discovery."

"Mr. Ringwood, Auntie, with a budget of intelligence for you which I am dying to hear; but he will divulge it to no one but yourself, though I *am* to be allowed to listen."


Miss Caterham rose to receive her visitor, but her cheeks slightly flushed, and she was evidently somewhat fluttered at the idea that Finnigan was either discovered or in a fair way to be so.

Ringwood saw the eager look upon her face, and replied to it as he shook hands.

"News I have certainly for you, but Miss Chichester rather exaggerates its importance; it is singular, but may lead to nothing. Mr. Pegram is taking a very active part in this search for Finnigan."

And then Ringwood went on to narrate Greenway's story, and told of the disguised waggoner, whose hands betrayed him. But there was one thing he had not sufficiently borne in mind, namely, that this was just the kind of intelligence to arouse all Miss Caterham's morbid terror of finding herself involved in a great criminal trial. The good lady, indeed, showed her agitation so visibly that Mary Chichester signed to him to curtail his narrative as much as possible, and, in obedience to the hint, the barrister somewhat abruptly made an end of his story.

"Pray don't look so scared, Auntie," exclaimed the young lady as she moved to a low chair by Miss Caterham's side, and possessed herself of one of her hands. "There is surely nothing to be frightened about because this Mr. Pegram, for some mysterious reason, seems as anxious to find poor Terence as we are."



"You can't understand. You do not see what this may lead to," exclaimed Miss Caterham nervously.

"What can it lead to? Surely nothing can come of it further than Mr. Pegram finding Terence, in which case we shall probably find him too: at least, you think so, Mr. Ringwood, do you not?" and the question was put with such evident intention that he should follow her lead that the barrister replied quickly,

"That is my belief, Miss Chichester, or, at the worst discover, he will never be found more in this world."

"It is too terrible. I shall never be able to face it if my fears are realized. I wish I had never embarked in the thing, I am sure," quavered Miss Caterham.

"There is really no foundation for your apprehensions at present," interposed the barrister. "I can assure you, my dear madam, I am not misleading you. I know

of course what you fear ; but, so far, at all events, your fears are groundless."

"But do you believe they will continue groundless should the wretches find poor Terence?" exclaimed Miss Caterham in a voice raised to an unnatural pitch. "You know the temptation, and it is I, miserable that I am, who am responsible for it. But for me the sleuth-hounds would not be on the unhappy man's track. Heaven grant they may never discover him."

Ringwood could of course understand the workings of Miss Caterham's mind, although, had he any idea that her morbid fears had taken such entire possession of her, he would have been much more reticent concerning Mr. Pegram's movements.

But to Mary Chichester this was all incomprehensible. She understood only that her aunt was getting on the verge of hysterics at the dread of some unknown catastrophe taking

place, and waxing somewhat melodramatic in her language. People under strong excitement drop conventional dialogue, and express themselves with rather great coarseness, or, in rather elevated words, according to their gifts.

"I don't think I can talk any more on this subject to-day; it makes me so dreadfully nervous," said Miss Caterham, at length. "I think I will go and lie down for a little while, and leave Mary to entertain you, Mr. Ringwood," and so saying the old lady walked towards the door.

"It would have been better, perhaps, had I not mentioned Mr. Pegram's masquerade; but I thought, Miss Caterham, it would only amuse you; and then I know you like to be informed of how our search progresses," said Ringwood.


"Yes; you must continue to inform me of everything; and remember, I trust to you

that Mr. Pegram is closely watched. It may be possible to prevent—" and here the good lady stopped abruptly in her speech, and bade him good-bye

"Now, Mr. Ringwood, am I to be made acquainted with this mystery or not? You see how it is with my aunt. As I told you before, she is fretting herself at some nameless terror. I am sure you were wrong to tell her as much as you did to-day."

"I am afraid I was," rejoined the barrister. "I never thought it would agitate her in such fashion; but, Miss Chichester, as I said before, I am pledged to silence on the subject."

"But surely there are circumstances that warrant the breaking of such a pledge. You must see for yourself that it is not good for my aunt to brood over this mystery; at all events, it is very plain to me. I care nothing about this secret as a secret, but I do care very



much about Auntie's health ; and if I could but talk this hobgoblin mystery over with her, I have little doubt of considerably dwarfing its proportions. It can be nothing very dreadful, I am sure, and it is only Aunt's nervousness makes her take the morbid view she doubtless does of it."

"You are quite right ; Miss Caterham is taking a very exaggerated view of things as far as I can guess ; for, remember, I am, to some extent, in the dark about her thoughts."

"And the terrible secret is—" interposed the young lady softly.

"Still to be a secret," rejoined Ringwood, half-laughing.

Mary Chichester rose rather angrily from her chair. She was in little mood to forgive that half-laugh. She knew that her main motive for wishing to be made acquainted with this mystery was not mere womanly curiosity, but anxiety on account of her aunt's

health. She was quite aware of Ringwood's devotion, and she had counted upon his telling her everything in reply to such an appeal as she had just made. Her aunt never had kept anything from her before, but, on the contrary, was wont to be open as day about all her own affairs, and had latterly taken counsel with Mary about divers little pecuniary arrangements, such as the investment of superfluous income, &c.

"Both you and Mr. Carbuckle should have more discretion," she replied, somewhat haughtily. "If you had promised not to interfere between two people that had quarrelled, you would, I suppose, think yourselves bound to look on and see murder done."

"That's putting rather a strong construction on the case," rejoined Ringwood. "You can hardly say Miss Caterham's life is endangered because she worries herself without cause. As for 'the mystery,' as you term it, I honestly

think it would be better you should know it."

"Then why don't you explain it to me?" retorted the young lady sharply.

"Miss Chichester, I am sure you would not think well of a man who broke his plighted word, and I should wish to stand well in your estimation. Allow me to put an extreme case in my turn. Suppose I was pledged to marry a girl, what should you think of me if I broke my troth?"

"Mr. Ringwood, that is a very different thing. Oh, these lawyers, these lawyers, they are not to be argued with," she continued, laughing. "I'll have no more to say to *you*, but tell Mr. Carbuckle I want to see him, and he'll find I have a good deal to say when I do see him."

"But I may come down and tell you how things progress," said Ringwood, who had risen from his seat and was handling his hat

in somewhat irresolute manner, rather hoping to be asked to sit down again, or to look at the flowers, in short, invited to prolong his visit in some shape.

“No, Mr. Ringwood, I’ll have no half-confidences; henceforth make your reports to my Aunt. I decline to hear anything more about the matter.”

“But surely you will give me the benefit of your advice about whether it will be judicious to impart such news as I may have to Miss Caterham.”

“I must decline to offer advice about a subject I do not in the least understand. Whenever you and Mr. Carbuckle should think me fit to be trusted with this momentous secret, for my Aunt’s sake I will hear what you have to say. In the mean time I must go and look after her, so you will excuse me if I say good-bye.”

“Confound the ‘Great Tontine,’ Terence

Finnigan, and the whole concern," muttered Ringwood, as he made his way back to the railway station. "I wish to heavens I had never taken the thing up. No, I don't; for it's a most interesting case, and I should never have known the nicest girl in England if I had not embarked in it. However, I am in a devil of a mess now; she's evidently real angry at not being taken into our confidence, and very naturally so. Still, what can I do? Of course the gipsy knows I'm in love with her, and deems that quite sufficient reason for breaking my word, committing perjury, or any other crime she may bid me perpetrate. It is odd women are keenly alive to such iniquity committed for another, but done to serve themselves they see no harm in it.

CHAPTER V.

THE ANNOUNCEMENT OF TRIXIE'S MARRIAGE.

ALTHOUGH the Viscount has wrung Trixie's consent to this marriage, he does not feel at all comfortable on the subject. Gloss over the thing speciously as he may, magnify its advantages to the very limit of his imagination, there is no getting over the fact that, at his bidding, his sweet Beatrice is going to marry a man socially far beneath her. Lord Lakington feels an unpleasant twinge every now and then, when the thought suggests itself of what he would have said to a country attorney who had presumed to aspire to the hand of the Honourable Beatrice Phillimore a few years

back. What, indeed, had he said in the present case when Pegram senior had first ventured to broach the scheme to him? But the prospect of lapsing again into that state of grinding poverty from which the "Great Tontine" had rescued him was too terrible to allow him to hesitate about gulping down all scruples that might remain to him on the subject of caste, and the Viscount was, in reality, of a most Brahminical way of thinking on that point.

Another thing, too, that he did not quite relish the idea of was, the breaking the news of Beatrice's engagement to Mrs. Lyme Wregis. That lady must, of course, be told at once, and though the Viscount and his mother-in-law were on the best of terms, yet he felt they would differ on this subject. He might give as plausible an account as he pleased of the bridegroom, represent him as the son of a gentleman of large property in Wales, &c. ;

but he knew that he should never blind Mrs. Lyme Wregis to the fact that, whatever money Robert Pegram might have, he had never lived in good society. He had a strong suspicion, too, that the old lady had her own views about Trixie, and was disposed—and the Viscount always experienced a little irritation when he thought of it—to foster some nonsense between the girl and her cousin, Jack Phillimore.

“Rubbish!” he would mutter; “as if they could ever muster up a sufficient income to marry on.” He forgot that his daughter had been brought up very differently from himself; that Trixie could remember none of the Lyme Wregis splendour, nor had she ever set eyes on Laketon, the seat of the Phillimores, and from which, indeed, they took their title. Beatrice had only known the comfortable but modest home which her grandmother could give her, —salvage from the wreck of the great financial

argosy which its captain had so suddenly abandoned,—so that the girl was moderate in her requirements and ideas of essentials.

As Lord Lakington leisurely ascended the stairs to the drawing-room the day after Trixie had yielded her assent to this marriage, he was conscious of a feeling of embarrassment that he had never experienced when making confession of his iniquities to his mother-in-law, and there had been a time when he had to plead guilty to a very labyrinth of pecuniary entanglements ; but he had a conviction that Mrs. Lyne Wregis would regard this in a much less lenient light than all the extravagances and money-scrapes of bygone years. Plausible as the story was that he had to tell, yet he knew it would hardly impose upon Mrs. Lyne Wregis ; and his own selfish interest in the arrangement he did not dare confide to the straight-forward old lady. However, it had to be done, and he had told Trixie that if she

would keep out of the way for the half-hour before lunch he would do it then.

"I am glad to find you alone, madam," said the Viscount, "as I have something rather particular to say to you."

"What has gone wrong now?" enquired Mrs. Lyme Wregis quickly. "Surely, Lakington, you have not been doing anything foolish after all your bitter experience?"

"No," replied the Viscount; "I burnt my fingers rather too sharply in my day to venture near fire again. No; this concerns Beatrice."

"Ah! she has told you about her invitation. I knew you would be pleased. It will be such a nice change for her."

"You are quite right; I am pleased, and trust it will be a nice as well as a great change for her. It is, at all events, one young ladies are usually not averse to try sooner or later."

"I don't understand you, Lakington."

"I dare say not," he rejoined, quietly. "I

don't think we are talking about quite the same invitation. Do you think you have quite shaken your cold off?"

"Stuff and nonsense! I never had a cold. It was all your imagination. You always do so fidget about my health."

"Of course I do; so I do about my own and Trixie's. It's a most invaluable blessing, and not to be lightly tampered with."

"Well, spare me a sanitary lecture now, and tell me all about Trixie's invitation; for, of course, you don't mean the Meynard's."

"No; but you must be prepared to be a little astonished, although I don't know, you women see these things so much before we do that it may be no news to you, but only what you expected."

"Lakington," said the old lady, laughing, "I declare if you don't stop wandering in your speech, for all the world as if you belonged to the Lower House, I'll have a fit."

"That's where it is," interposed the Viscount; "can't you be surprised without being agitated?"

"I don't know about that," rejoined Mrs. Lyme Wregis; "but I'll tell you what, my Lord, I can't get angry without being strongly moved."

The Viscount knew this was true, and that the old lady would be tempestuous when put out.

"The invitation I am alluding to," he said, speaking slowly, as a man dubious of what reception his speech might meet, "is a proposal of marriage."

"What?" cried his mother-in-law; "so soon? She is winsome enough, goodness knows, though

"She's less o' a bride than a bairn."

I thought of her still as the bride in the old ballad. But who is it wants to marry the child?"

"That Mr. Pegram, whom we have been entertaining of late. He's heir to a rattling good property, you know, down in Wales," continued the Viscount, rather hurriedly.

"That may be ; but you don't mean to tell me that he's of good family, in fact, that he's fit to wed a Phillimore. You don't mean to say that you are pleased with this, Lakington ?"

"I consider it a very good match for a portionless girl," retorted the Viscount. "They will have four thousand a-year to begin with, and nearly double that to come to them eventually. Neither good looks nor the blood of all the Phillimores are of much account without money. No one ought to be a better judge of that than myself," and the *naïveté* with which it was said completely did away with any conceit there might be in the remark.

Mrs. Lyme Wregis was quite willing to admit that she was a nobody herself, but she

was keenly alive to her connection with "blue blood." The proudest Phillimore that ever stepped was not so jealous on the score of their race as she ; and the idea of a *mésalliance* for her grand-daughter, however gilded, was extremely repugnant to her. Till now she had looked upon it that the Viscount thoroughly agreed with her upon this point. Now she hardly knew what to think.

"And Beatrice, have you told her of the honour that has been vouchsafed her?" enquired the old lady, bitterly.

"Yes ; I have put it before her, and thought it right to point out all the advantages of the proposal to her."

Mrs. Lyme Wregis did not speak, but a half-smile, half-sneer wreathed her lips for a moment, which expressed the word "humbug" pretty plainly. Lord Lakington saw it, and put the right interpretation upon it.

"It is a big match for her," he continued.

"The fusion of classes goes on pretty rapidly in these days. Just look, by Jove! at the sort of fellows they get in Parliament now. Wealth marries rank, and *vice versâ*. Trixie is a sensible girl, and quite willing to be guided by her father in this matter."

"Why, you don't mean to say that Beatrice has consented to marry him?" cried Mrs. Lyme Wregis in a half-scream.

"Certainly; I came here to tell you the news and receive your congratulations. So very nice for her, you know; four thousand a-year to start with, and most satisfactory prospects, I assure you," replied the Viscount in his jauntiest manner.

"I can't congratulate you; I can't believe it. I know girls sell themselves for an establishment, of course, I have seen it scores of times; but not Trixie. I couldn't think it of her. Let me speak to her, Lakington, before she ties herself to life-long misery. You

hardly guess her warm, passionate nature. Married to a man she neither loves nor respects, I should tremble for her future. As my poor husband used to say, you may buy money too dear, and, heaven knows, that was his own case."

"Hush, my dear madam ! you are agitating yourself in a manner that I am afraid you will suffer for later on. The idea of parting with Beatrice has upset you. We will talk of this again ; in the mean time, no doubt, you will be glad of a quarter of an hour's quiet before luncheon."

Mrs. Lyme Wregis was indeed very much put out by the announcement of her granddaughter's engagement. It not only annoyed, but puzzled her not a little. She had thought she understood the Viscount's character pretty well, and his advocating this marriage was in distinct opposition to all his opinions and prejudices. She had

helped to pet and pamper him ever since she gave him her daughter. She had always pleaded on his behalf during Mr. Lyme Wregis's lifetime, when even that free-handed speculator had been inclined to expostulate at the Viscount's unconscionable tugs at his purse-strings. She had sedulously watched over his comfort in the modest home she had afforded him and Beatrice, and even brought the girl up to consider that his wish and welfare was the first thing to be thought of. She was not blind to the indolent selfishness of his nature, and was aware that he could be very indifferent as to who paid the piper for his pleasure. At the bottom of her heart she knew that, but for her own firmness, this petted son-in-law would have spent what was left to her on his prodigal self.

Mrs. Lyme Wregis was a woman of scarce any kith or kin; at all events, none that she cared about. When the crash came the

Viscount, who both liked and respected his mother-in-law, was very tender and attentive to her; that she should cling to him in her sorrow was but natural. Poor lady ! she had so few to cling to just then. Of the many who had sat at her table, and lounged in her drawing-room, there were few who sought out the widow of the bankrupt suicide.

In these days of civilization and refinement we sigh over our ruined friends with the soup, grow pathetic over their misfortunes with the *entrées*, are full of hopeful schemes for their re-establishment with the roast, determine to find them out with the second course, and have forgot all about them by the time coffee makes its appearance.

But if there was one thing Mrs. Lyme Wregis deemed she could count upon, it was the Viscount's pride of race and reverence for his order. That a Phillimore should condescend

to take a bride from the plutocracy was fitting, he raised her to his station ; but that a female scion of the house should wed beneath her was not to be compensated for by any amount of ingots. Failing to marry in their class, they were bound in honour to remain spinsters, or seek such equivalent for the cloister as their country afforded them. Yet here was Lakington actually advocating his daughter's marriage to the plebeian Pegram for money. What could it mean? Beatrix, too, a strikingly pretty girl, and only just eighteen! What was it possessed him? Why this hurry to get the child married before she was well out? That Beatrice would have consented to such a marriage except under great pressure the old lady knew was impossible; and yet what possible arguments could the Viscount have to advance that had so quickly overborne all remembrance of Jack? Two things were clear to Mrs. Lyme Wregis—that she must

have a confidential talk with her granddaughter as soon as might be; and that this marriage must be delayed to the extent of her ability.

There was no flavour of wedding bells about that luncheon party. Trixie, pale and silent, scarce raised her eyes from her plate, and ate next to nothing. She knew that her grandmother was watching her, and mentally upbraiding her for her treason to Jack. She had no heart to take refuge in the sophistry that she was not engaged to him. Not in words, perhaps, but she was virtually. And what would Jack think of her when he heard how, a few weeks after he sailed, she had accepted the first man with money-bags she came across? What did her grandmother think of her? Well, her lips were sealed, they must think what they would; and, after all, if she must wed this man what did it matter?

Mrs. Lyme Wregis saw clearly that Beatrice was very far from elated at her conquest. She might look somewhat pale; but there was a set expression about her mouth such as her grandmother had not seen there since the turbulent times of her childhood.

"Miss Trixie's bent on having her own way when she gets that look on her," her old nurse used to say; and Mrs. Lyme Wregis remembered that expression had ever been the herald of a fit of obstinacy, or rather, perhaps, resolute struggle for her own way. Little need for Trixie to struggle for that of late years, as both her grandmother and father indulged her to the top of her bent. She was, too, in the main, as reasonable as a young lady of eighteen can be expected.

Lord Lakington was quite conscious during the meal that the domestic circle was not in accord. He made conversation with a praiseworthy attempt to lighten things, and solaced

himself for failure with an extra libation of brown sherry. He rather winced at his daughter's face, and wished this marriage could be averted; but when the remembrance of those days of impecuniosity came across him he shuddered, and felt that it behoved his daughter to sacrifice herself, and faltered no more in his purpose than Agamemnon.

"Now, Trixie, tell me all about it," exclaimed Mrs. Lyme Wregis, as soon as they found themselves in the drawing-room.

"I don't think I have anything to tell. Papa has no doubt told you that I am going to marry Mr. Pegram."

"Yes, child; but I want to hear your story. I have always pictured to myself your whispering the tale of your love into my ear, as your poor mother did before you. Surely you cannot pretend that you love this Mr. Pegram?"

The tear-drops glittered for a moment in Beatrice's eyes; but she dashed them impatiently away, as with a forced laugh she replied,—

“Love! No; as papa says, in our class that is the privilege of the wealthy. I shall have money, a great thing in these times, you know, Grandmamma; a good deal in days to come, papa says. I must do as other girls do, marry some one who can keep me properly. I feel already that life is unendurable without a victoria and pair.”

“Trixie, darling, don't talk to me in that way. Come here, child, and tell me how it all came about.”

For a second the girl's face softened, and then the hard, resolute expression overspread it again.

“Oh, it was all very simple. It came off after the usual manner of such things, I imagine. Mr. Pegram confided the state of

his affections and annual income to papa, papa confided them to me, and expatiated considerably upon the latter. I was so struck with the latter that I felt a faint glow of inclination towards the proprietor, at all events, quite as much glow as was necessary under the circumstances, and murmured assent."

"Don't talk in that unnatural way to me, child ; please don't," urged Mrs. Lyme Wregis, softly. "Let me see you your old self, Trixie, to the last, even if I am never to know how it all came about."

"There it is, Grandmamma ; how should you understand it ? You call me child ; I am one no longer, but a fashionable young lady on the look-out for an establishment. We don't mind the prince being somewhat ugly and not particularly refined as long as his chariot-wheels are gilded, and the horses are up to the mark. Dowerless princesses, who haven't

fairly godmothers, mustn't be particular, you know."

"Oh, Trixie, darling, I am so very sorry for you," said Mrs. Lyme Wregis, sadly.

"Sorry, Grandmamma! why you ought to be delighted to think that your troublesome charge has done so well for herself. Now I must run away and write to Lizzie Lester and Dot Newton, my two great school-friends, you know, and tell them all about it."

Mrs. Lyme Wregis made no answer; but her face was clouded with sorrow as she listened to Beatrice's miserable affectation of high spirits. She knew every inflexion of the girl's voice too well to be for a moment imposed upon.

Beatrice walked rapidly towards the door, then paused for a moment. Suddenly she turned round, dashed at her grandmother, threw her arms round her neck, and kissed her passionately; then quickly disengaging

herself from the embrace in which the old lady strove to hold her, rushed from the room ; and as the door closed behind her, Mrs. Lyme Wregis felt hot tears on her cheek, which she knew were none of her shedding.

CHAPTER VI.

MRS. LYME WREGIS SUMMONS JACK PHILLIMORE TO THE FIELD.

MRS. LYME WREGIS was indeed terribly put out at the intelligence of the proposed wedding. Since the catastrophe which had left her a widow, no such grave misfortune had befallen her. She had had little to trouble her in all these intermediate years. Her son-in-law had got into no fresh scrapes since that hopeless crash. Indeed, if he but abstain from felonious practices, it is not easy for the poor gentleman to get into such scrapes; while her grand-daughter had been to her as the very apple of her eye. She was so fond,

so proud of Beatrice,—and she was a girl that those nearest and dearest to her might well be proud of. Bright, clever, and fairly accomplished, possessed of unusual personal attractions, and blessed with one of those sunny dispositions that go far to lighten a household, she was calculated to inspire warm affection in those around her. The attachment between Beatrice and her grandmother was strong, and the old lady, as we know, had indulged in a “castle in the air” concerning her, which she believed based upon surer foundation than is usually vouchsafed to such shadowy edifices. The Viscount’s announcement had ruthlessly shattered her pet scheme; and what had he proposed to substitute for it? Money! money! And who should know better what happiness wealth conferred than herself? Had she not been High-Priestess of Mammon, officiated at the altar of the golden calf? Money! Had she

not seen men scheme, cringe, grovel for its possession? Who knew better than her how transitory was at times the possession of commercial wealth? and who knew better than her that, the golden dream once dissipated, those who but yesterday had fawned at your footstool held you in scant reverence? Who? What were these Pegrams? Fortunate traders, who, though now exulting over their honey, would probably find in the end that they had amassed their store for the benefit of others.

But the blue blood, that could never disappear. No one of the plutocracy that ever lived could more thoroughly have identified herself with the family with whom she had become connected than Mrs. Lyme Wregis. She was more a Phillimore than any Phillimore of the race. And looking back with a somewhat good-natured cynicism upon the time when she had ruled as a queen of fashion, in virtue of her wealth, she mocked at such

fleeting sceptre, and had changed her creed for belief in purity of blood, associated, if possible, with broad acres. But far above this whimsy on the old lady's part came her strong affection for her grandchild ; and, whatever the girl might say, Mrs. Lyme Wregis felt assured that this marriage would not be for her happiness. It was in vain she tried to talk it over with Beatrice. That young lady adhered rigidly to the *rôle* she had originally taken up : she declared herself to be of the world, worldly, and that the first thing a girl required in these days was an establishment, and that for a portionless miss to say "No" to a man who offered her a house, carriages, and an opera-box, would be simply preposterous. But that such talk as this did not contain the girl's real sentiments Mrs. Lyme Wregis was as convinced as she was of her own existence. Pierce the crust of cynicism in which it had pleased Beatrice to

enshroud herself she could not, but that the girl was acting a part she was convinced. Again and again Trixie, after talking in her most bitterly worldly fashion, would suddenly clasp her grandmother round the neck, kiss her passionately, and dash from the room to give vent to, as her grandmother shrewdly guessed, a shower of tears.

With her father, of course, Beatrice had no reticence. She was very quiet, but very determined ; and, indeed, rather astonished the Viscount by her plain-speaking.

“ I will do this thing, Papa,” she said, “ because I think it is right ; because I think it my duty to prevent, if possible, your ever going through again the sordid troubles you before experienced. I don’t wish for one moment to pass as a martyr, and of course I am not in the least insensible to the comforts of money and a good establishment ; but, Papa dear, I had planned a very different

future for myself. No matter what ; we will not touch upon it just now. I am changing all that—to some extent at all events—for your sake ; and on my part I claim to be allowed to manage things in my own way. I must not see too much of Mr. Pegram before this marriage. It will all come easier to me so, and I look to you to consult my wishes in that respect.”

“Certainly, my dear,” replied the Viscount ; “nothing will be easier. Pegram told me only yesterday that it was absolutely necessary that he should go down to Wales on business, which he said he was afraid would detain him some days. But you are aware, Beatrice, that there are strong reasons why there should be no unnecessary delay about your marriage ; in fact, the Pegrams are very urgent on that point, and I have promised young Pegram that the week, if not the precise day, should be at all events fixed before he leaves town.”

"I will give you a definite answer to-morrow morning," she replied.

"Thanks, darling; and yet, Beatrice, if this marriage is really repugnant to your feelings, never mind me, break it off at once. I seek only your happiness. I have known what it is to be miserably poor, and can endure it once more, though as one gets older it becomes doubtless harder to bear; but do not think of me. Of course there are girls who would jump at your prospects, and worldly people would say that I was mad not to use all my influence in Pegram's favour; but still, if you——"

"Hush, hush, Papa," she exclaimed, quickly interrupting him, for his speech was torture to her. "All that is already settled; we will speak of this matter no more than is absolutely necessary. When I have settled the day there will surely be nothing else that need be discussed between us."

She could no longer blind herself to the ingrained selfishness of her father's character. The sophistry with which he sought to gloss over the fact that she was sacrificing herself for his sake was too transparent. It wounded her deeply. That the father she had so adored all her life, and had looked upon as the incarnation of a gallant, high-bred gentleman, should be, after all, such a pitiful creature ! She strove hard, even yet, to remain blind to his real character, but it was impossible to cheat herself into the belief of a few days back—to wit, that her father would make any sacrifice for her sake. She knew that was not so now, and knew, moreover, that he had small scruple about sacrificing her for himself. She never dreamt of blenching from this marriage. That she could assure her father's comfort for the remainder of his life by these means, and no other, seemed quite sufficient warrant that she should accept

Pegram; but that the father of her imagination should be so far removed from the father of reality was sore grief to her. Poor Trixie, moreover, was doomed to confine her troubles to her own breast. It would have been so much easier, she thought, if she could have a good cry upon her grandmother's neck, and explain to her the reasons of her conduct; but it was impossible to do that without betraying the story of the "Great Tontine," and that she had promised her father not to do.

Mrs. Lyme Wregis, meanwhile, was more worried about this affair than about anything that had happened to her for many years. In spite of her age, her wits were as keen as ever they were, and the old lady felt sure that nothing but misery could come of this marriage. She knew that Beatrice would be marrying one man while in love with another, —a dangerous experiment at all times,—and

she felt instinctively that there was some hidden motive which prompted, what she haughtily termed, this "unnatural alliance." To penetrate this secret she made now the object of her life ; but, in spite of more than one cleverly-laid trap, both for the Viscount and her grand-daughter, the days ran by, and she discovered nothing.

Lord Lakington and Beatrice adhered rigidly to their original argument, that the penniless daughter of a broken peer, in common prudence, was bound to accept the hand of the first gentleman who offered her such a home as her birth entitled her to. In vain did Mrs. Lyme Wregis ejaculate "gentleman" in tones of sarcastic interrogatory. The Viscount answered a little sharply, that if Mr. Pegram lacked the polish of a man habituated to the world, that was simply the drawback of his provincial career ; while Beatrice checked her with a grave, " You forget,

grandmamma, that I have promised to marry this man."

Still, Mrs. Lyme Wregis returned to the charge with all a woman's pertinacity ; but when her trump card failed her, Mrs. Lyme Wregis was fain to admit that she had lost the game.

It was in this wise. She found Beatrice one afternoon in that softer mood, now so rare with the girl. This was the opportunity for which the old lady had long waited. In a low voice she began to talk of Jack Phillimore, to wonder how he was getting on, to expatiate on his good qualities, on his good looks, and what a thorough, honest, straightforward young fellow he was, and how fortunate the girl might consider herself who acquired him for a husband ; Beatrice, seated on a low stool at her grandmother's feet, leaning her arm lightly on the old lady's knee, a pet attitude of hers, listened with slightly flushed cheeks

to the eulogium ; and presently Mrs. Lyme Wregis, who was scrutinizing the girl keenly through her spectacles, saw that her eye-lashes were wet. It was the opportunity for which she had waited. Suddenly changing her tone, she exclaimed, with a light mocking laugh,

“And, poor fool, he thought you loved him.”

“He is no fool,” cried the girl sharply, throwing back her head, while her cheeks flushed and her eyes sparkled. “I did love him, I do love him ; but I am not going to marry him, for all that.”

“Do you think it was fair, Trixie,” changing her tones once more to those of gentle remonstrance, “to lead him to love you, having those intentions ?”

“Why not ?” she replied. “‘They loved and parted’ is, I suppose, the epitaph of many a flirtation. There was no engagement between us, Grandmamma, as nobody should know

better than yourself. But for you it is quite possible there might have been."

"And I am most heartily sorry that I interfered to prevent it. If I had not made that mistake things might have been different now, eh, Trixie?"

"Oh, I don't know," replied Beatrice, rising; "I don't pretend to be better than other girls of my time. I am afraid that the penniless lover that is over the sea stands a poor chance against the wealthy suitor near at hand with most of us."

Mrs. Lyme Wregis knew that her chance was lost now, that her grand-daughter had resumed the mask of worldly cynicism which it had pleased her to put on with the announcement of her marriage. There was no likelihood of surprising her confidence. She made no further attempt to continue the conversation, but sat silently turning over in her own mind how she might best, at all events, retard, if

not prevent, Beatrice's union with Mr. Pegram. She would have been still further confirmed in her intention could she have seen her grand-daughter when she entered her own bed-room shortly afterwards. The girl walked across to the toilet-table, and contemplated herself for some two or three minutes in the looking-glass.

"I wonder," she muttered at length, "it is not written in your face, 'You mean, pitiful little liar!' To dare to say that there was no engagement between you and Jack! Not in words, perhaps, but I know perfectly well that he believed himself engaged to me, just as I believed myself engaged to him. What will he think of me when he hears; what a mean, contemptible, mercenary little wretch I shall seem in his eyes, marrying for gold, with his 'farewell' still sounding in my ears! It is hard, and yet I cannot help myself. I could not endure the thought of poor papa

brought down to shabby gentility. If Jack could but know, if grandmamma could but know why I do this thing ; but it must not be. They must think their worst of me, and I cannot justify myself. I wonder whether there is a more miserable girl in all London ;” and Beatrice threw herself upon her bed and indulged in a good cry.

Utterly disbelieving the stories both of the Viscount and her grand-daughter, but feeling quite sure that there was some urgent reason for this marriage, which the two were determined to conceal from her, Mrs. Lyme Wregis determined to oppose the arrangement by every means in her power. She had already succeeded in obtaining a much later date for its solemnization than that originally contemplated by her son-in-law ; and she now, after considerable thought, made up her mind to write to Jack Phillimore, and tell him, that if he valued his intended bride he would present

himself in England without delay. Mrs. Lyme Wregis was not only a shrewd, but a very practical old lady. She knew perfectly well that naval officers on the Mediterranean station cannot run home at their own sweet will; she knew also that captains, admirals, and those in authority over them do not always coincide with the applicants as to the urgency of those reasons which necessitate their absenting themselves from their duties. In the days of her splendour she had known people in high places of all sorts, and she succeeded in obtaining from a high admiralty official a private letter to the captain of Jack's ship, recommending that Lieutenant Phillimore should have three months leave, if the exigencies of the service permitted.

Jack Phillimore was seated at an open port, in the ward-room of Her Majesty's ship "Cassiope," which lay at her moorings at the Grand Harbour of Valetta. He was listening

to his great chum, Tom Ringwood's, doleful and somewhat prosy account of a love affair gone askew.

"You never saw such a cantankerous old curmudgeon," continued Tom; "how he ever could have become the father of such a sweet girl as Bessie,—the sweetest girl in England,"—added Tom emphatically,—“I cannot imagine. Said he objected to sailors on principle, that when they were afloat they could not take care of their wives, and that when they were on shore, it meant being on half-pay, and then they had not money enough to keep them. When I insinuated that he was a rich man, and we had thought that he would help us with some modest allowance, he replied most offensively, that now he had made his fortune he had no intention of spending it in supporting impecunious sons-in-law. In short, he made such a regular old beast of himself that I lost my temper, and

it ended in my being forbidden the house, and all correspondence, &c. between us being strictly prohibited."

"Poor old Tom," replied Phillimore. "If the girl only sticks to you, depend upon it, things will be sure to come right in the end. It seems almost a shame to contrast my good luck with your bad. I am engaged, like you, to the sweetest girl in England, that is to say, not exactly engaged, but I can trust my cousin Trixie to wait for me; only, when I get home I shall have the luck to start on my wooing with a fair wind, and need expect no opposition from her father and the powers that be."

"Yes," observed Tom Ringwood sententially; "some fellows have luck, and some have not. I am one of the latter, and that is what is the trouble with me. It was just like me to fall in love with the daughter of the most irritable old brute that I ever saw

out of a lunatic asylum, or a badly-found ship stationed on "the Coast."

At this juncture an orderly came up to them, and briefly remarking, "Mail in from England, gentlemen," handed them their respective letters. Jack Phillimore's face fell as he glanced over the addresses of the three letters placed in his hand, and failed to recognize Beatrice's hand-writing. Two were soon dismissed, but the precise and somewhat formal hand-writing of the third was unknown to him. He tore it open, a half-stifled exclamation escaped him; and when Tom Ringwood glanced at him in consequence, he saw that Jack had received bad news of some kind. Mrs. Lyme Wregis's note was short, but very much to the purpose.

"Dear Jack," she commenced, "I made a great mistake when I prevented Trixie formally engaging herself to you before you left England. I confess it, and at my time of

life people don't relish confessing themselves in the wrong ; but there have been, I fear, worse mistakes made than mine — mistakes that in a few weeks it will be too late to set straight, and that, in my opinion, will be followed, in one case, by a life-time of repentance. If you really love Beatrice, as I believe you do, come home on receipt of this without delay. *You* may save her ; otherwise I fear she will be drawn into a marriage which she will regret to her dying day. I cannot explain things, for I am not behind the scenes, and can make no guess, therefore, as to what has induced Beatrice to yield her assent to a marriage which has nothing but a moderate amount of wealth to recommend it. I don't believe either your cousin or uncle are acting altogether of their own free will ; but, whatever their motive, they have most scrupulously concealed it from me. I have no more to say than that nobody can save Beatrice from this

ill-omened union but yourself; and, if ever you cared for her, be no laggard in coming to her help now. She needs help sorely, I am convinced. She is either too proud, or she is forbidden to ask counsel from me. I think I may safely say that you have had no letter from her these last two mails, nor, unless you hasten to England, are you ever likely to hear of her again as Beatrice Phillimore.

"I enclose a letter which may facilitate the obtaining of the requisite leave, and remain, my dear Jack,

"Your sincere friend, and well-wisher,

"ARABELLA LYME WREGIS."

"I am afraid you have heard bad news of some sort," exclaimed Tom Ringwood.

"Could not be much worse, old fellow," replied Phillimore. "I must be off to England just as soon as ever I can get my leave arranged. My God! I was bragging of my

luck just now ; read that, old man, and tell me what it all means."

Tom Ringwood ran his eye rapidly over Mrs. Lyme Wregis's letter.

"You might pore over this for a week," he said, as he finished it, "and be no wiser. Follow your correspondent's advice, and be off like a shot if you can get leave. I suppose that note she encloses is from some official swell, and therefore you will doubtless manage it. The homeward mail will be in to-morrow afternoon, or next morning at latest ; you have just time to get everything comfortably settled, and go by it."

Thanks to the missive with which Mrs. Lyme Wregis had furnished him, Jack Phillimore found no difficulty in obtaining a couple of months' leave ; and the next afternoon saw him, his portmanteau packed, sitting with his crony, Tom Ringwood, awaiting the mail for England to be signalled.

“By the way, Jack,” said his chum, “I got a letter yesterday as well as you, and, strange to say, there are one or two questions about you in it. It is from my brother Ronald. He is a barrister, you know; but stop, I had better read you what he says. I’ll not bore you with family news and details, but come at once to what concerns you. ‘Have you not a great friend, hight one Jack Phillimore? and is he not with you now on board the “Cassiope”? He belongs, I presume, to Lord Lakington’s family; and, if he is the right Jack Phillimore, he is, according to the “peerage,” the noble Viscount’s heir. Curious to say, I’m engaged in a case which may indirectly affect your friend’s future prospects not a little. You may have heard, or much more probably may not, of the “Great Tontine.” I fancy I hear your “Why, what the devil is that?” Never mind, Tom, it would take some sheets of paper to explain clearly,

and, as a rising barrister, I cannot devote that time to the occasion. Suffice it for you, that it is a very big lottery. If you can suppose sixteen hundred people have been drawing lots for some years for a hundred and sixty thousand pounds, and that there are now only three people left in it,—of whom Lord Lakington is one,—that will represent the case pretty clearly to your mind. I am watching the case for one of the other parties,—but it is a pretty big windfall for whoever gets it,—and the Viscount's chance, as far as I can judge, is certainly as good as any one's. Do you happen to know anything about him ? He made the town talk and the turf world open their eyes years ago, I believe, but I fancy went a deuce of a smash to wind up with ; anyway, he lives very quietly now, I imagine, as no one ever hears of him either in club, drawing-room, or journal.' There, that is all, Master Jack ; but it strikes me there is an off chance of a bit

of real good luck coming your way in the end. It is on the cards, you see, that the coronet, when you come into it, may not be quite such a barren heritage as you have always painted it. I should think your uncle might be trusted now not to make 'ducks and drakes' of a hundred and sixty thousand pounds if he got hold of it."

"Yes; I think he might be depended upon to stick to it. What a *coup* it would be! It would pretty well clear the old place, I should think. What is it, Morrison?" he continued, as the door opened, and a bronze-looking sailor looked into the cabin. "Mail steamer coming in, eh? Very well; take my traps on board, man a boat, and stand by till we come."

"Aye, aye, sir," said the seaman, and vanished to obey the lieutenant's behest.

"Well, good-bye, Jack," said Ringwood, as he shook hands with his friend at the gang-

way. "We are pretty much in the same fix. But recollect this, a sweetheart that is not staunch to you is not worth breaking your heart about; but ours are, I bet my life. I would as soon doubt Bessie as Greenwich time."

"Yes, old fellow," replied Jack sadly; "but nobody, so far, has been kind enough to inform you that Bessie is going to marry somebody else."

"Should not believe them if they did," rejoined Tom, stoutly; "but, on the other hand, you have not got a perfect wild beast of a father-in-law to contend with. Egad! how mad he would be if he could hear me this minute;" and so tickled was Tom Ringwood at the idea that he burst into a fit of uncontrolled laughter. "One thing I thought of last night. It struck me this 'Great Tontine' may have something to do with the hitch in your matrimonial affairs. If you think so

when you get home call upon my brother, Ronald Ringwood, at the Temple, and I am sure he will tell you all he can. He knows you by name perfectly, and is quite aware that you are an old shipmate and chum of mine. Once more, good-bye."

Jack made no reply, but pressed his friend's hands warmly, and ran lightly down the ladder. A few hours more and he was rapidly steaming westward, though hardly fast enough to keep pace with his anxieties.

CHAPTER VII.

MR. PEGRAM ANNOUNCES HIS MARRIAGE.

It had all along rather annoyed Mr. Robert Pegram during his intercourse with Mrs. Lyme Wregis, the Viscount, and Beatrice, that he should be, what he called in his phraseology, so “dashed by the swells.” He might tell himself that it was all nonsense, that money made the man now-a-days, that he had a right to hold up his head with all the Lakington people, that he would behave like a shame-faced school-boy no more ; but it always resulted in the same thing, that, when he found himself in the presence of Mrs. Lyme Wregis and the Honourable Beatrice Phillimore, he

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was pretty well as much over-awed as on the first occasion.

“Of course it will be all right when I am engaged,” he argued ; but, very much to Bob Pegram’s dismay, he found the ladies much more inaccessible than before. It was very natural. They had borne with him good-naturedly in the first instance, but his proposal had engendered positive dislike. Beatrice had determined that her duty to her father condemned her to marry Robert Pegram. She would do her duty by him as a wife, that is, if he did not ask too much of her ; but love him ?—never. Respect and esteem him ?—well, that seemed well-nigh impossible. He had but once ventured to call her by her Christian name, and then the word had so stuck in his throat that it is doubtful whether she heard it. He would have as soon thought of embracing Mrs. Lyme Wregis as attempting to kiss her hand even ; and when he

once ventured to hint that he should like to take his *fiancée* out for a walk, that he never had an opportunity of being alone with her, and that the young lady probably looked for some such attention, the Viscount assured him with an easy smile,

“Such things are never done in our world, my dear Pegram, as you will see as soon as you become one of us.”

But if Mr. Robert Pegram was subdued and tongue-tied in Victoria Road, that was by no means the case elsewhere. Vanity was a very strong point in his character, and it had more than once led him into indiscretions. It imbued him with a tendency to brag about successfully-planned *coups* before they were accomplished. He could not resist showing his associates what a shrewd, keen-witted fellow he was. One of those men, in short, given to counting their chickens before they are hatched, spending their winnings before

the horses have passed the winning-post. He was as scheming and crafty an intriguer by nature as his sire, but he possessed none of that secret tenacity which made the latter hold to his aim with all the grim obstinacy of a bull-dog.

Mr. Pegram junior's departure from London was fixed, circumstances urgently requiring his presence in Wales; but, now that his marriage was definitively settled, he could not, before he left town, resist the temptation of personally announcing it to Mr. Hemmingby.

Accustomed to regard the manager as the dashing and successful conductor of a fashionable theatre with considerable reverence, Mr. Pegram panted to appear before him in his new *rôle*. So far he had been rather grateful for Hemmingby's notice, but he intended henceforth to pose as a patron of the drama. He looked forward to seeing his name as amongst the recognized patrons of all dramatic benefits,

&c. He had seen, and often envied, those gorgeous young bloods of the West End who were upon such familiar terms with the manager, and were treated with such respect by all the satellites of the theatre. Now he intended to become one of them himself, and there was even a slight air of patronage in the way he entered the "Vivacity" Theatre, and desired the janitor at the stage-door to take his card up to Mr. Hemmingby. The manager was disengaged, and would see him with pleasure; and in a few seconds Mr. Pegram found himself in Sam Hemmingby's sanctum.

"Well, Bob," exclaimed the manager, as he rose from the table strewn with letters, drawings, newspaper cuttings, &c., all apparently in the wildest confusion, "how are you? Do you want anything for to-night? or are you about to wend your way back to the principality?"

"Yes, I am off to the principality again

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to-morrow ; but, you see, Hemmingby, you are one of my oldest friends, I suppose I ought to say one of my father's oldest friends. I have known you ever since I was quite a little chap, and I thought I should like to be the first to tell you myself."

"Why what on earth has happened to you ? you look as frolicsome as a lamb in spring-time. I reckon you have 'struck 'ile' in some form."

"Yes, you are about right ; I am going to be married, and I flatter myself I have done about as well as any fellow with my chances could do. When you can combine beauty, rank, and four thousand a-year to start upon, with at least double, or more probably treble, to come, I don't think a fellow in my position can be said to have done badly."

"No, indeed ; I congratulate you with all my heart ; but who is the lady ?"

"The Honourable Beatrice Phillimore, Lord Lakington's daughter; you know him, I think?"

"Lakington's daughter!" ejaculated the manager. "By Jove, you fly high, Master Bob; but she cannot have any money."

"She has what I tell you," replied Pegram. "She is one of the prettiest girls I ever saw. Did you ever see her?"

"Certainly I have; I have seen her many a time. Her father's an old friend of mine, and I have often given him a box expressly for her. From what you say, I may conclude that the marriage is definitely arranged. Excuse me, but how did Lord Lakington take the idea of it at first?"

"Well, between you and me, Hemmingby, I should say he was most obtusely blind to my merits and the advantages of the connection."

"Well, Master Bob," replied the manager,

"I have always given you credit for a pretty fair amount of cheek; but how the devil you mustered brass enough to ask Lord Lakington to give you his daughter beats me altogether, and that you should muster up courage to return to the charge is one of the most astounding pieces of audacity in all my experience."

"Well, I fancy he had a baddish time of it to start with; but you know what a cunning, tenacious old file the governor is. It is difficult to turn him from anything he has set his heart upon."

"Your father? Ah! it was your father then that had the idea of this marriage," exclaimed Hemmingby. "By Jove! I see it all now. By this artful manoeuvre he contrives to make a certainty for you of——"

And here the manager stopped abruptly, and throwing himself back into the chair, indulged in a fit of silent laughter.

He had stopped in his speech abruptly because he did not know whether Bob was in his father's confidence with regard to the "Tontine," but the whole thing was all clear to him now. He knew the characters of old Pegram and the Viscount so well that he could picture to himself all that had passed between them as vividly as if he had been present. He could see the cunning, untiring old lawyer working insidiously on Lakington's selfishness, indolence, and love of ease, heedless of rebuff or insult, but doggedly and persistently pointing out to the Viscount the narrow circumstances, nay, genteel penury, that the loss of the "Tontine" must involve him in; and how that this marriage would insure him a comfortable income for his lifetime, and that the whole thing would centre in his daughter afterwards. Bob Pegram's conversation had revealed to him the exact terms agreed to by the contracting parties;

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but, shrewd man of the world as Sam Hemmingby was, if, when Lord Lakington had asked him to sound Pegram about a compromise, the old lawyer had ventured to propose such conditions he, Hemmingby, would have pronounced it useless to suppose that Lord Lakington would accede to them.

“Well, Bob,” he said at length, “I must once more congratulate you; but you must come and eat one more bachelor dinner with me. When will you be up in town again?”

“Well, in about a fortnight.”

“Very good. Now, look here: this is a Tuesday, what do you say to Thursday fortnight? I will make up a pleasant party to meet you, drink your health afterwards, and hear you bid adieu to the vanities and wickedness of bachelorhood in a neat speech of reply; may I book it?”

“All right,” replied Bob; “I shall be most happy.”

"Then that is satisfactorily settled; and now, my boy, I must turn you out, as I have got lots to do, and half-a-dozen people to see," and, with a hearty shake of the hand, Mr. Hemmingby dismissed his visitor.

"Egad! this will be a bit of news for my barrister friend," exclaimed Sam Hemmingby, as he threw himself back into his chair. "He seemed interested in the story of the 'Great Tontine' that night I first met him down at Rydland. Here is the third act of the drama all ready for him now. I will ask him to meet Pegram, and—ah, yes—I will ask the Viscount also to be of the party. He will have all the leading characters under his own eye then," continued the manager, laughing, "and can draw them from the life. He will have nothing to do but to get that piece ready for the 'Vivacity' as soon as possible. He is a 'cute man, lawyer Pegram. It was a bold conception on his part to settle up the

'Tontine' after this fashion. I wonder how he got the Viscount's length, because, if I know anything about it, I feel sure Lakington's first impulse upon hearing his proposition must have been to throw him out of the window. But he reckoned him up well, and has carried his point in the end. He is about as hard-headed and unscrupulous a practitioner as ever I came across, is old Pegram. I am out of the whole business, and, therefore, it is nothing to me; but if I had been left in I should have wanted to see old Pegram's hand before I drew stakes. I wonder who the deuce his 'life' is; by the way, it is just possible that it might be that old clerk that he takes such care of. I recollect that night at Llanbarlym, when I first told him of the 'Tontine,' he seemed to be a good deal struck with my idea of putting in a life you could watch over and take care of. It's just upon the cards that he put in old Krabbe. I don't

think it's quite in Pegram's nature to take quite so much care of an old servant as he does of him unless he has some special reason for doing so. It would be more in Pegram's line, I fancy, to pension off a dependent who is played out on a by no means extravagant scale, and not to trouble himself about him afterwards. However, it's all no business of mine. We'll have the dinner, and I'll do the play, that is, if Ringwood will write it. By Jove! if one could only get the newly-married couple to be present in a stage-box on a first night. What a draw it would be! What a line for the posters—'The "Great Tontine," under the patronage of the winners thereof.' 'The newly-married couple have kindly consented to be present on the first occasion.' 'For particulars, see handbills.' And of course there would be a flaming account of the wedding in them. Bob Pegram, too, is just the very man who would do it. He

would be delighted to see the house all staring at him, make him feel himself a star-actor down to the very heels of his boots ; but I am afraid it would take all one's time to make the Honourable Beatrice see it, and I don't fancy my friend Bob is likely to be altogether master of that household. From all accounts, the Phillimores are a pretty self-willed race. It is a wonderful instance of how pride knocks under to poverty, that the Viscount should ever have given his consent to such a match."

* * * * *

The fortnight preceding the manager's dinner slipped away without making any perceptible difference to any of the characters in our story.

Mrs. Lyme Wregis could still obtain no clue to the hidden motive of this marriage. Beatrice unmistakably avoided being alone with her more than she could help, and passed a good deal of her time in her own room under

pretext of wedding preparations. She still affected the same worldly satisfaction with her prospects that she had assumed from the commencement, but the girl looked somewhat jaded, and her grandmother once or twice fancied that she could detect the traces of tears on cheeks somewhat paler than they were wont to be. At times Beatrice affected high spirits, which almost bordered on the hysterical, and exhibited an extravagance in taste, as regards her trousseau, such as had been hitherto utterly foreign to her nature.

"I always admired the story," she muttered, "of that dandy soldier who was wont to draw on new kid gloves before he went into action. I am about to undergo the death of all my happiness in this world. It is only fit that I should be bravely decked for the occasion. When one weds for gold, it is but right one should be attired in all the gorgeousness that gold can purchase."

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And her father encouraged her in all this. Although he would not acknowledge it to himself even, still he knew that she was sacrificing herself for his sake. It was but just, he thought, that she should be allowed to lavish what money she liked upon her trousseau. He had seen, in the course of hard upon thirty years, so many broken hearts healed by the lavish administration of silks, laces, and jewellery, that he was actually blasphemous enough to believe that his daughter had joined the advanced sect of Belgravia, from the latter commandments of whose creed the word "not" seems to be erased. And, in good sooth, Beatrice at this time gave fair grounds for supposing that she was one of the extremely "chic" young ladies of the present day who pink themselves upon talking in a manner that would have made their grandmothers blush, but would have been quite in accord with the manners

in vogue in the early days of the House of Hanover.

In fact, the girl hated to think. Let her go shopping to spend money, throw herself into any society that might be offered, but let her never be left alone with her own thoughts. Such was Beatrice's present feeling; and never before had she been so exacting to her father on the subject of tickets for the theatres and other places of amusement.

The Viscount responded nobly to all such calls made upon him. When his daughter was so bravely exerting herself to overcome her childish fancy, was it not his duty to give her every assistance. Engaged young ladies were always entitled to such little indulgences for the few weeks preceding their marriage, and Lord Lakington was quite aware that it was imperative that this marriage should be made as easy as possible for Beatrice.

Mrs. Lyme Wregis, finding that she can

make nothing of the problem that she had set herself to elucidate, is now incessantly calculating the earliest period at which Jack Phillimore can be in England. She both hopes and believes that Beatrice will break down when she sees Jack, and that she will drop this *rôle* which she is so evidently playing. She had so nearly melted that afternoon when Mrs. Lyme Wregis spoke to her of her lover that the old lady was justified in thinking that when Jack was there to plead his own cause she would, at all events, exonerate herself, and deign to tell them why she did this thing.

Ronald Ringwood in the Temple is hammering away from another point of view at the identical same problem as Mrs. Lyme Wregis, a lady of whose very existence he, at the present moment, is in total ignorance. He is as much befogged as she. Beyond Guildford they can discover no trace of Terence Finnigan,

and the closest *espionage* of Mr. Pegram's agents points to the conclusion that they are as much at fault as Mr. Ringwood himself. His visits to Kew, too, have latterly been far less pleasant than formerly. Miss Caterham shows such nervous solicitude for intelligence, that it becomes painful; and she herself would find it almost difficult to say whether she would be best pleased to hear that there is no news of Terence Finnigan or to be told that he was found. She is anxious, of course, that Mary should, to say the least of it, have her chance of succeeding to the great prize; but, on the other hand, she has taken it firmly into her head that the discovery of Terence Finnigan will also be the discovery of a terrible crime, and she is haunted with the terror of finding herself mixed up in a "cause célèbre." Ever since Ringwood had imprudently told her that the Pegrams were also searching for Finnigan, she has been firmly

impressed that they were searching for him solely with a view to his destruction ; and that the man's life hangs, in short, on whether he is first discovered by Ringwood or the Pegrams. It is a curious thing, that what most people, from his long absence and from his extreme age, would have thought the natural solution of Terence Finnigan's fate—to wit, that he was dead—never occurred to Miss Caterham ; and there was no doubt that the poor lady suffered from the excitement. Ringwood, too, was decidedly in the black books of Mary Chichester. For the sake of her aunt's health she judged, and judged rightly, that she ought to be taken into this secret. It was foolish of Miss Caterham not to allow the whole affair to be confided to Mary. If she could have talked the whole thing over with her niece, the girl's strong, clear, common-sense would have dissipated all these hysterical ideas which so perturbed

the poor lady's mind. She would have pointed out that the Pegrams' object was much more likely to verify a death than to cause one ; and the mere having some one to talk the thing over with would have done much to tranquillize her. It was in vain that Ringwood pleaded with Mr. Carbuckle for permission to disregard Miss Caterham's injunctions upon this point. That gentleman replied, that he could not help it, that it was very likely that he, Ringwood, was right ; but that, although Miss Caterham was certainly weak and nervous, her mind was still perfectly clear, and there was no pretext whatever for disregarding her commands.

But Mary Chichester could not be brought to admit that Ringwood was not free to speak if he chose. She regarded his being pledged to secrecy as a mere piece of professional pedantry, and still adhered strongly to that very feminine dictum, that no young man

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who professed undisguised admiration for a girl had any business to withhold a secret from her ; so that, upon the whole, she rather snubbed Ronald when he turned up at the cottage at Kew—would leave the room in the most pointed manner, to enable him, as she said, “to talk over the great mystery” with her aunt ; would pout a little, and at times would hardly be propitiated. She was a good, frank, unaffected girl, and had certainly taken rather a liking for Ronald ; but she was not faultless, and had her whims and caprices. She liked to have her way ; and to be thwarted about such a small matter as this was, as she told the barrister, humiliating.

CHAPTER VIII.

A DINNER AT THE "WYCHERLEY."


MR. ROBERT PEGRAM having, it was to be hoped, got satisfactorily through the business that called him into Wales, is putting on his white cravat in his bed-room at the "Grand" with much solicitude. To-night he is to hold high revel with Sam Hemmingby, and the manager has written to tell him that he has secured the private dining - room at the "Wycherley," and got half-a-dozen extremely pleasant men, including his proposed father-in-law, to meet him. To a man of Bob Pegram's proclivities, a dinner at the "Wycherley" had a peculiar charm. It was not that the "*chef*"

was such a great artist, albeit there were not many in London better; but the sheer swagger of being able to say he had dined there had in itself a subtle attraction.

The "Wycherley" was a leading Dramatic and Literary Club, and on a somewhat bigger scale than most of those institutions. A large sprinkling of the leading men of both professions, as well as a considerable number of their brethren of the brush, belonged to it; while the remainder of its ranks were filled up principally from the bar, and that indefinite, but incomprehensible body, yclept the "men about town." It was a club that affected Bohemianism; but it was Bohemianism in white ties, Bohemianism critical as to its side dishes, and fastidious about the exact dryness of its champagne. But it was a club remarkable for good fellowship and its sociability; a club wanting in the more punctilious manners of more stately establish-

ments, wherein members showed an utter contempt for introductions, and addressed each other in a free and easy manner that would most likely have been pronounced vulgar and obtrusive in Pall Mall.

Mr. Pegram was looking forward to his dinner with considerable glee and satisfaction, although the announcement that Lord Lakington had been asked to meet him had by no means added to his anticipation of enjoyment. "His lordship," as Mr. Pegram remarked to himself, "is all very well ; but there is devilish little fun about him. He is stiff, and uncommon high. He takes exceeding good care that you shall never forget that he *is* Lord Lakington." This was not altogether the case. The Viscount was an easy-going nobleman enough to all he considered his social equals ; but, unfortunately, he had not as yet brought himself to regard his son-in-law in that category.



"How are you, Pegram?" exclaimed the manager, shaking hands with him, as Bob was duly ushered into the lobby of the "Wycherley." "Lord Lakington, of course there is no occasion to name him; but I must introduce you to Sergeant Boteler, well known in his own profession, but better known at the 'Wycherley' as the best judge of a horse or a ballet-girl in our conventual establishment; Mr. Ringwood, of the same profession, but whose age precludes his possessing the same deep learning on those points; Mr. John Shout, at whom I dare say you have at times had the presumption to laugh; Mr. Dodsley, whom you of course have seen on the amateur stage; and, ha! here comes our last man, Colonel Ramsay, of the Brigade." And having shaken hands with the new-comer, Hemmingby turned and rang the bell.

Dinner was speedily announced; the party trooped down-stairs, and were quickly seated

round an oval table. Mr. Pegram is delighted. Serjeant Boteler he of course recognizes as one of the most terrible cross-examiners at the criminal bar, and with the reputation for investing the most part of his heavy retainers on the vicissitudes of Newmarket, Epsom, Ascot, &c.; whilst Mr. John Shout, although from his meek demeanour you might have put him down as a steady-going curate, was, as Robert Pegram well knew, one of the greatest humourists of the London stage. The dinner was good. It was not often that any one had to complain of a dinner at the "Wycherley"; albeit in the coffee-room men found fault, as men will who, having ordered fish and the joint, apparently expect it to expand into an elaborate French dinner. Dry 'Pommery' circulated freely. The conversation flowed as freely and pleasantly as the wine. Those coruscations of crackers, those fusillades of *bon mots*, and showers of epigrams which

the gathering of two or three well-known *causeurs* are supposed to evoke, are, I fancy, somewhat problematical, or else we no longer have the men. Pleasant dinner-parties are doubtless as numerous as of yore, but the *Noctes Ambrosianæ* are among the legends of the past. It may be that, whereas wits and humourists of the day are but a very limited number in all ages, now that London society has got so big they have no chance to come together as they did at the beginning of the century. Anyway, although both Serjeant Boteler and Mr. Shout told one or two good stories, and although there was plenty of lively talk generally, still there was not much a man might carry away beyond the recollection of a pleasant dinner-party.

Ringwood had been almost surprised out of his self-possession when Hemmingby introduced him to Mr. Pegram. He had dropped him no hint of such a thing, for he had no


idea that Ringwood was actively interesting himself in the winding up of the "Great Tontine"; but the barrister had no doubt whatever that this was the son of the Rydland lawyer, that this was Pegram junior, who had played the amateur detective at Guildford, and who had paid that audacious visit to Miss Caterham. He studied this man carefully. He could not have said why, but it seemed to him that it had advanced him some steps in his search this acquiring the personality of his opponent. A common-place man enough to look at, he thought, and the good-natured countenance somewhat indicative of stupidity but for one thing: there was a cunning look about the quick, light blue eyes, which rather belied his first estimate. Still Ringwood was too shrewd a judge to trust altogether to appearance. He knew that the husk was a very small indication of what might be contained therein in studying the

human race. In the Homeric days the great chiefs were, no doubt, men of thews and sinews; but that is certainly changed in the present century, the mighty "braves" of which, from Napoleon to the present day, have, with one or two exceptions, been below the average height. Similarly, it would be hard to gather from the faces of some of our greatest thinkers the men they are. The conversation, so far, had been too general for Ringwood to have much chance of drawing Mr. Pegram out, and therefore he had no opportunity of judging his mental calibre.

But at this juncture it occurred to Sam Hemmingby that he must propose a toast. Hemmingby had been a good deal in America, and had imbibed from our kinsfolk rather a habit of improving the occasion. It was a joke amongst his intimates, that at public dinners there was always great difficulty in keeping Sam Hemmingby down, even when

he was not in the "caste," that is to say, not entrusted with a toast; but in anything of a private nature they always declared it was hopeless. Tapping the table with his knife, the manager rose, and ruthlessly cutting short an animated discussion between Colonel Ramsay and Serjeant Boteler, who were eagerly discussing the past Leger, said he must call upon them to drink the health of his young friend, Robert Pegram, upon the present auspicious occasion.

"I have known him from a boy, and this dinner, as most of you are, I think, aware, is to wish him God speed in launching on the sea of matrimony. He is about to marry the daughter of another very old friend of mine, if Lord Lakington will allow me to call him so" (a sonorous "certainly" from the Viscount), "and I want you all to fill a glass to the 'long life, health, and happiness of Robert Pegram and the Honour-



able Beatrice Phillimore,' " and here, to the immense astonishment of Mr. Shout and Serjeant Boteler, the manager sat down.

As the comedian said afterwards, something must have disagreed with Sam Hemmingby, or he never could have thrown away such a chance of giving them fifteen minutes.

Upon Ringwood again this all came like a revelation. He had thought it rather a singular coincidence that both Lord Lakington and Robert Pegram should simultaneously be the manager's guests ; but still, as Hemmingby had dropped no word concerning it, he looked upon it as a coincidence, and nothing more. Now, of course, the whole scheme was as clear to him as noonday. He saw that both the Viscount and the Pegrams regarded Miss Caterham's nominee as dead, and that by this marriage the whole "Tontine" would be secured to their united families. Of course, they had come to an understanding about the


division, and as soon as this marriage had taken place, would doubtless take steps for the winding up of the whole business. This would account for the anxiety of the Pegrams to ascertain the fate of Finnigan, as it would be apparently impossible to bring the thing to an end until his death could be placed beyond doubt; but further speculation on Ringwood's part was put a stop to by Mr. Pegram rising to return thanks.

Mr. Pegram had imbibed quite his share of dry champagne. I do not mean to say that Mr. Pegram was at all drunk, but Mr. Pegram had taken wine enough to induce that confidence in himself which, while it very often exhibits the shy man at his best, is apt to make the bore become more garrulous and the liar stupendous; and in the case of an under-bred man, to bring into prominence all those little vulgarisms which, as long as he was self-

contained, were not visible. Mr. Pegram, unluckily, felt that he ought to rise to the situation. He had borne the reputation of singing a good song, possessing great dramatic powers, and being altogether a funny dog amongst his chums during his London career ; and it occurred to him that he ought to soar to the level of the company in which he found himself, and show that he also was a wit. He accordingly led off with all the stock jokes about his impending execution, affected to weep in a pathetic way over the renunciation of all his bachelor privileges of clubs (he did not belong to one), latch keys, and late hours, winding up with an impassioned declaration, that so charming was the lady to whom he was about to confide his destinies, that, far from dreading being turned off in the regular manner, he should only be too happy to be lynched on the spot.

Lord Lakington's face was a study during

his future son-in-law's oration; and this, together with the absurd grimaces of the comedian, who affected to be moved by every variation in Pegram's speech, sent Serjeant Boteler and Colonel Ramsay into convulsions of laughter, which, believing to be due to his own humour, encouraged Bob Pegram to still higher flights. Suddenly dropping into a falsetto, he affected to be making the acknowledgments of his *fiancée*, the Honourable Beatrice Phillimore. The effect of this upon Lord Lakington was too palpable to every one but the luckless orator, and the "devilish bad taste" which he muttered between his teeth did not escape the quick ear of Sam Hemmingby. The manager tried vainly to make some diversion, but Bob Pegram was not to be denied. It was only the cessation of the laughter of Boteler and Ramsay, consequent upon their perceiving how things stood, that at last brought that gentleman's speech to a conclusion.



We have all seen the explosion of the shell that suddenly breaks up a party of this description ; and so it was upon this occasion. Mr. Pegram had not resumed his seat above two or three minutes before the Viscount rose, and bade his host a courteous good night, and took his departure. It was in vain that Sam^{*} Hemmingby tried to pull his party together. The harmony of the evening had evidently all gone away. The guardsman and Serjeant Boteler speedily followed Lord Lakington's example. Ringwood lingered a little behind the rest, and then, in pursuance of the resolution he had just come to, said to his host before slipping on his great coat,—

"Whether by accident or design, you have got all the remaining representatives of the 'Great Tontine' here to-night. I am Miss Caterham's representative. She is the nominator, you must know, of the missing nominee."

"By Jove ! you don't say so ? Oh, d—n

the coat! the gentleman won't want it yet for half-an-hour. Come back and have another cigar and a drink over this."

"I have been puzzling all the evening," said Ringwood, as he followed the manager back into the dining-room, "whether this was mere accident, or whether you purposely asked me to meet these people."

"Certainly not accident," rejoined the manager. "You see I had to give Bob Pegram a dinner; and then I thought I would ask the Viscount to meet him; and, as you seemed always rather interested on the subject of the 'Tontine,' and I have a hazy idea that if I keep you straight about the stage-craft of it you will make a big drama out of the subject some of these days, I thought it would be a good opportunity for you to see two of the leading characters."

"Then you regard my client, Miss Caterham, as quite out of it?"

"Yes. Having now nothing to do with the affair myself, I should think her nominee was dead, or he would have been found before this. If I were still left in the 'Tontine' I should regard your client as either a very troublesome old woman, for not seeing that an eye was kept on her nominee, or else I should suspect her of projecting a great fraud."

"You think that possible, then?"

"Think it possible!" exclaimed the manager. "Airth and skies, man, you can hardly expect everybody to play fair when there is a hundred and sixty thousand pounds on the *coup*. It ain't in human nature all round. I am not one who thinks that we are all born rogues; but there is a black side to human nature as well as a bright, and it is no use pretending there is not. Why, you see men risking penal servitude for life — ay, and getting it—every week for a mere fraction of the money. No, Ringwood, I am not a suspicious

fellow. I come across sharp customers at times ; but I don't find, as a rule, that every one wants to get the best of me. Still, if I was left in this 'Tontine' with Lord Lakington and Pegram, although the latter is a friend of twenty years' standing, and the former of even more, yet I should feel it my business to look closely after both of them. Miss Caterham being still in it, according to your idea, I can only recommend you to do for her what I should do were I in her place."

"But you surely don't suppose," exclaimed Ringwood, "that either Lord Lakington or Mr. Pegram would have resort to any foul play in the affair?"

"Now, my dear fellow," rejoined the manager suavely, "please remember that I am out of the 'Tontine,' and that it is no business of mine. Secondly, bear in mind that I insinuate nothing whatever against either of these gentlemen. Still, here is a fact for you to

ponder over. Lakington has been a reckless gambler, and has run through every shilling he has. Still he is supposed never to have done a mean thing, and bears the character of a highly honourable gentleman; and yet, when it comes to seizing such a pool as this big 'Tontine,' he has made no scruple to stand in with Pegram and give away that beautiful girl, his daughter, to an 'under-bred 'un' such as you saw to-night."

Ringwood was lost in thought for a minute or two. That Lord Lakington should consent to give a daughter of his to Mr. Bob Pegram was certainly a strong point in confirmation of Sam Hemmingby's theory; and it is a little difficult to say what men will not do when the temptation is so great.

"And what about Pegram?"

"I have got no more to tell you than I

told you that night at Rydland, that he is cunning as a fox, and an uncommon sharp hand in all matters of business. Have another drink?"

"No, thank you; I must be going. You have told me quite as much as I could reasonably expect, and I thank you for it. And now, good night."

"Good night. I would like to do you a turn, Ringwood, if I could; but, you see, these are both old friends of mine, and I can't interfere,—quite possible, there is nothing to interfere about;—and, at all events, I have no pretence for enquiring into things, and should of course succeed in quarrelling with them if it came to their ears, though nothing else came of it. It would be worth running a little risk, though, to prevent that handsome daughter of Lakington's throwing herself away on Bob Pegram; I have a 'second chambermaid' would do for him much better. However, the

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odds are Miss Beatrice would not thank me for interfering, and so you will have to puzzle out the thing your own way. Once more, good night."

CHAPTER IX.

JACK PHILLIMORE RETURNS FROM MALTA.

JACK PHILLIMORE, speeding homeward in the "P. & O." boat, has ample leisure to reflect upon the heavy clouds that have gathered over his love-affair. Naturally one of the gayest and lightest-hearted officers in Her Majesty's fleet, two or three acquaintances he had on board could not at all understand him in his present sombre mood. But Jack was terribly earnest in his love for his cousin. It had grown with her growth. He had petted her as a mere child in his midshipman's days, and as she grew older he was never so happy as when taking care of his cousin Beatrice. As

she blossomed into womanhood Jack woke to the fact that he was in love, and from that hour, as his love deepened and strengthened, so the more did he cherish it. No word about love had actually passed between the pair until that evening prior to his embarkation; but there is very little necessity for words sometimes on these occasions. Looks and tones tell the old, old story more effectually than the most eloquent language. In fact, I do not believe, as a rule, that there is much said at the grand climacteric. We are always wondering what Mr. Dash and Miss Blank can have to say to each other that takes so long in the telling; but, except in the early stages, I should say those stricken of the disorder were sparing of speech. For the last two years or more Jack had regarded his cousin as his future wife, and he had every reason to suppose that she was perfectly willing to tread her path through life hand in hand with him.

Neither her father nor her grandmother ever attempted to interfere with the intimacy between the cousins, and Jack was not such a fool as to suppose they could be blind as to where that intimacy was tending; he drew the very natural deduction, that neither Lord Lakington nor Mrs. Lyme Wregis saw any objection to the arrangement. True, Beatrice had refused to engage herself to him that evening, but then, had she not told him that her refusal was only in compliance with her grandmamma's wishes? while he knew that Mrs. Lyme Wregis had objected to nothing more than the long engagement; and in the letter which summoned him to England, she showed that she not only repented having extracted that promise from Beatrice, but that he might still count upon her approval and advocacy. Then he thought over that passage in Bob Ringwood's letter, and wondered whether it could have anything to do with his cousin's

projected marriage ; but he could make nothing out of that. Even if his uncle was to come into this large sum of money, surely he would prefer the inheritor of his title to a stranger as a son-in-law, more especially when that heir had not only been always rather a favourite with him, but wanted to marry his daughter to boot. Again and again did Jack smoke far into the night a-pondering over all these points ; but the more he thought over it the more inscrutable did the mystery become. That Beatrice had thrown him over for mere wealth he could not and would not believe, and Mrs. Lyme Wregis's letter supported him in his incredulity. However, one thing was quite clear,—the first thing he had to do on establishing himself in London was to go straight to the Victoria Road.

Jack Phillimore had no cause to complain of the malignity of the elements, for, tedious as he found it, the steamer achieved a very fair

passage ; and rather inside nine days on quitting Malta Jack found himself duly installed at the British Hotel in Jermyn Street. It was, he thought, too late that night ; but an hour before luncheon-time next day he presented himself in the Victoria Road.

"Lord Lakington is not at home, but the ladies are in the drawing-room," said the manservant in response to his knock. "Glad to see you back, Mr. Phillimore," continued Jackson, as he preceded the visitor up the stairs, for the young naval officer was very popular with all the domestics, and the idea that "this Pegram" should carry off their young mistress from what they regarded as her rightful lover had moved them to much indignation.

Jackson had been perfectly correct in his statement that the ladies were in the drawing-room. Beatrice's attention had been of course aroused by the knock at the door, and she caught the tones of her cousin's voice upon

the stairs as he replied courteously to Jackson's welcome. The consequence was, that, to the dismay of Mrs. Lyme Wregis, as Jack Phillimore entered the door of the front drawing-room Beatrice disappeared by the door of the back.

Mrs. Lyme Wregis was ensconced in her favourite seat in the window. She had seen the arrival of the mail steamer in the morning papers, and had been expecting Jack for the last hour. She welcomed him cordially, of course said nothing about Beatrice's abrupt disappearance, and, upon second thoughts, came to the conclusion that perhaps it was for the best. It would give her a few minutes in which to tell her story, while the girl might well require a little time to prepare herself for a meeting with her old lover.

Jack Phillimore was soon in possession of all that Mrs. Lyme Wregis had to tell him,

which, after all, was very little more than she had already made him acquainted with by letter. He certainly learnt that not only was the marriage most definitely settled, but that the very day for it was fixed. He was further informed, that his successful rival was a Mr. Robert Pegram, the son of a gentleman of considerable property in Wales ; that the young couple were to commence life upon an income of four thousand a-year ; that Lord Lakington and Beatrice were both most lavish regarding the trousseau ; and lastly, that she, Mrs. Lyme Wregis, felt perfectly sure—and in spite of what her grand-daughter might say to the contrary—that Beatrice was going to the altar under some sort of compulsion, and that her feeling for her betrothed was rather that of repugnance than mere indifference.

Having told her story, which, as Jack Phillimore remarked, contained not the slightest allusion to the Viscount's wealthy pros-

pects, Jack came to the conclusion that as yet he was a very long way from unravelling the tangled skein of his love.

“But where is Trixie? Surely she will see me? She must feel bound to; if it is only,” he concluded, with a somewhat bitter smile, “to receive my congratulations on her wedding.”

“Of course she will see you,” replied the old lady. “Ring the bell, and I will send for her. Jackson,” continued the old lady, as that servant made his appearance in answer to the summons, “tell one of the maids to let Miss Beatrice know that Mr. Phillimore is here, and anxious to see her.”

A few minutes' delay, and then a smart lady's-maid entered the room.

“Miss Beatrice's love, sir, and she is very glad that you are back again; but she is so much engaged just now that it is impossible for her to come down.”

"It is useless, you see," said Jack Phillimore, as the girl left the room; "she won't even see me. She has made up her mind not to do so; no doubt, until after the wedding. I am as little likely to get at the real story of this marriage as you. I suppose," he continued, with a faint smile, "people will call me a great puppy not to be satisfied with a plain hint. I suppose I ought to be satisfied now that I am forgotten, and that she marries somebody else just because she regards him as able to give her luxuries which I could not; and yet," he continued sadly, "I thought Beatrice so very different."

As for Mrs. Lyme Wregis, she was perfectly dumbfounded by the failure of her ingenious scheme. She thought that if she could only bring the lovers together before this wedding was accomplished that everything would be cleared up, and Mr. Pegram sent about his business; but it had never occurred to her

that Beatrice would decline to see her cousin. And the old lady recognized, as thoroughly as Phillimore did, that Beatrice's excuse did not apply to this occasion only, but was a resolute intimation that she declined to see Jack until after the wedding.

"I have got the leave," said Jack Phillimore, "thanks to your influence, Mrs. Lyme Wregis, which will about tide me over the wedding; and though I cannot possibly see how I can interfere, still nobody shall say that I gave up Beatrice without a struggle. I shall stay on in town up to the day, make every attempt I can to see her, and at all events, I shall have it out with my uncle, though I don't suppose much good will come of that. Good-bye. I can never be sufficiently grateful to you for all that you have done. It is a great comfort to know that one still retains a staunch friend in the garrison.

He had hardly got down the stairs, the sound of his feet had scarce died away in the hall, when the drawing-room door was dashed open, and in rushed Beatrice, flushed and almost breathless with excitement.

“What did he say, grandmamma? Did he call me all sorts of bad names?—fickle, inconstant, and a mercenary wretch? Did he swear that he would never speak to me again? I do not suppose he ever will. He must look upon me as the meanest and most despicable girl he not only ever met, but ever heard of. It was unkind of you, grandmamma, to bring him home—for, of course, it was your doing—till all was over. But what did he say?”

“Like other people, he wants an explanation of your mysterious engagement, and declares he will see you before the wedding day.”

“That he shall never do,” replied the girl;

and even as she spoke the door of the drawing-room quietly opened, and her cousin stood before her.

Jack Phillimore owed his noiseless appearance to a little bit of romance on the part of a woman. I have before said that the sympathies of the domestics of the house were all in Jack Phillimore's favour, and they were as indignant, in their way, as Mrs. Lyme Wregis at Beatrice's breach of faith. So sympathetic was the lady's-maid, that she volunteered to let Jack Phillimore out, and having done so, stood at the open door watching him as he walked slowly away, when putting his hands in his pockets for his gloves, Phillimore discovered that they were missing. He was quite sure he had them when he called, so it was evident he must have left them in Mrs. Lyme Wregis's drawing-room. He turned and went back for them, and as the girl was still standing at the open door, there was of course

no necessity for knocking, so his re-entrance was noiseless.

"Beatrice!" he exclaimed.

Her eyes flashed, and an angry flush crossed her face as she exclaimed,

"If this is a little comedy of yours and grandmamma's, allow me to observe that I consider it in very bad taste. To persist on seeing me against my will is ungenerous, unmanly."

Jack Phillimore was, in the main, by no means a hot-tempered fellow, but this was rather more than he *could* stand. He conceived, as I think most men in his situation would have done, that an explanation, under the circumstances, was most certainly due to him, and that he certainly did not merit being overwhelmed with reproaches for what was the veriest accident.

"I have simply come back for this pair of gloves on the table," he rejoined, in a hard,

constrained voice, "and had no intention of forcing an interview upon you. I most certainly hold that you owe me some explanation of the sudden change in your feelings. When you throw over the man that you were virtually engaged to three months ago, I think you should, at all events, explain to him why you do it. The most heartless flirts let their adorers down easier than you. We are not a family noted for any great virtues, but a Phillimore's word has been generally thought to be relied on."

"I never pledged myself to you," she replied, faintly.

"Not actually in words, I grant you; but you know very well that we both looked upon ourselves as betrothed. There are promises of implication, just as binding as promises of words."

"Spare me, Jack, spare me," she murmured faintly; "indeed, I cannot help myself."

But his blood was up, and he was in no humour to receive the proffered olive branch.

“I will relieve you of my presence, and with congratulations upon your approaching marriage, bid you good-bye.”

The softer mood was all out of her now, her eyes flashed through her tears, and her cheeks flamed with anger, as she made two or three rapid steps towards him.

“Coward!” she hissed between her teeth. “How dare you insult me thus?” and she swept from the room in right regal fashion.

As Jack Phillimore makes his way home through the park he is fain to admit that he has not made the most of the interview with which fortune had favoured him. If his confounded temper had not got the better of him he might, he thinks, on looking back upon it, have really done something with Beatrice. He is not the first, by a good many, who has

thrown away a chance through loss of temper. After what has passed between them it is not likely that Beatrice will see him again. He will see his uncle; but he is not at all sanguine that he will get much satisfaction out of the Viscount. Then he wonders whether it is likely to be of the slightest use in seeing Ronald Ringwood. Hardly, he thinks. Lord Lakington's chance of winning a lottery can surely not have anything to say to Beatrice's marriage; still, it is well to know what chance there is of such a plum falling into the family. This shall be his programme for the morrow. He will catch the Viscount at his club, for he knows that, if it is at all decent weather, it is his uncle's custom, after his turn in the park, to take his lunch there; and in the afternoon he will make his way to Ronald Ringwood's chambers.

Jack had estimated his interview with his uncle very accurately. Lord Lakington wel-

comed him cordially back to England, but when Jack touched upon his passion for his cousin the Viscount was excessively polite, but equally unsatisfactory. He was very sorry for Jack ; some boy-and-girl flirtation he knew there had been between him and Beatrice, but he had never regarded it as serious. He was very sorry, but things had gone much too far now ; and even if they had not, he could hardly counsel his daughter to give up the brilliant prospects before her for the sake of a mere love-match.

“My dear Jack,” he said, “just consider. You have got no money, at least what amounts to no money, to start housekeeping upon. It is only the lower classes who commit the turpitude of marriage without first building and furnishing a nest. Personally, I would sooner give you Beatrice than any man I know ; but it never could be. It would be years, you know, before you were in any position to keep

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her. I am sorry for you, but have no doubt you will soon get over it. Remember, that, as far as you are concerned, marriage with Beatrice is impossible;" and as Phillimore walked away he conscientiously repeated Charles Lamb's old joke—"He did not know Pegram, but he damned him at hazard."

In accordance with his resolve of the previous day, Jack Phillimore had no sooner finished his interview with his uncle than he set his face east, and made the best of his way to Ronald Ringwood's chambers in the Temple. He found that light of the law at home, in active discussion of a short pipe, and one of those sheaves of papers usually conspicuous in all legal proceedings. Jack's name, of course, was quite sufficient an introduction. Ringwood shook him heartily by the hand, put him into an easy-chair, proffered him tobacco in all shapes, and then said,

"Now you shall tell me what there is to

tell about dear old Bob; by the time you have done that I hope you will feel that I am no longer a stranger."

Jack Phillimore heartily responded to his host's cordial welcome. He lit one of the proffered cigars, and briefly told the little there was to tell about Bob Ringwood.

"By the way," he continued, "that was a very curious bit of news that you sent me in your last letter to him. I never heard my uncle make the slightest allusion to being engaged in any such big lottery as you mentioned. Of course I understand that it is only a chance, but if it did come off it would be a tremendous windfall for him. I should think it would enable him to clear Laketown."

"That, of course, I cannot say, having no conception of the extent of his liabilities; but since I wrote Lord Lakington has taken steps to ensure that a big slice of that hundred and sixty thousand pounds falls to himself. I was

talking over the whole thing with Mr. Carbuckle, one of the great 'guns' of our profession, and an old friend of the Viscount's, and he said it was quite one of the smartest moves he had ever heard of."

"What the deuce do you mean?" said Phillimore.

"Why, surely you have heard that your cousin, the Honourable Miss Beatrice, is about to be married."

"Yes; to a brute called Pegram, I am told. And why on earth she is going to marry him we can none of us understand, unless it is that the beast has lots of money."

"I can make that clear to you in a very few words. Pegram senior is one of the three nominators left in the 'Great Tontine.' His son is to marry Lord Lakington's daughter, so that the Viscount and Pegram senior may share the whole hundred and sixty thousand pounds between them as soon as they can

prove the death of the nominee of Miss Caterham, the third nominator left in. He was an old man of wandering habits, and, as he has not been heard of for some time, the probability is that the result of the enquiries the Pegrams are instituting will result in the discovery of his decease."

"What a rascally plot," exclaimed Jack Phillimore passionately. "I begin to see it all now. Beatrice is sacrificing herself and me for the sake of her father. Do you know that I looked upon myself as engaged to my cousin when I left England some few months ago."

"No, I cannot say I did ; nor did I know of this projected marriage till about three nights ago. I certainly did know that Lord Lakington had a daughter, because, as Miss Caterham's representative of the 'Great Tontine,' I made it my duty to enquire about the other competitors. I, like the Pegrams, am diligently searching for Miss Caterham's miss-

ing nominee, although, of course, in diametrically opposite interest to theirs: my object being to find the old man alive, and theirs to find him dead. Now, you will not feel offended if I ask you one question?"

Jack shook his head in the negative.

"Do you love your cousin Beatrice in genuine earnest?"

"Do I love her? What nonsense you are talking; she is the only woman I ever cared a rush about in the course of my life. Have I not come home to claim her as my bride, and prevent this disgraceful marriage, if possible?"

"Then you will excuse my asking you one more delicate question. Have you been at all successful?"

"No; my uncle won't listen to me. He says the marriage is all arranged, and must take place; while Beatrice refuses to see me. I *did* see her by accident yesterday, and, to

make matters worse, lost my confounded temper, and quarrelled with her."

"Well, Mr. Phillimore, you cannot be said to have done much for yourself as yet. What do you say to entering into partnership with me? If some vague suspicions I have formed should happen to be justified, there will be an end to this marriage at once."

"I will do anything to save Beatrice from her imprudence. She may never be mine; but I am convinced that she is marrying this man very much against her own inclinations, and is likely to be a very miserable wife in consequence."

"Just wait a bit, while I think it over," replied Ringwood, and he began to walk up and down the room. Two or three minutes' thought, and he came to a stop; and, leaning his back against the mantel-piece, said, "Now listen to me, and don't interrupt me till I have finished. You can easily understand,

that to gain such a sum as this an unscrupulous person would not be likely to stick at any fraud which he fancied might escape detection. A very clever man, upon hearing that I was acting for Miss Caterham, remarked, 'I can only say, that, in your case, I should scrutinize the other competitors pretty closely.' That is how I come to know so much about your uncle and the Pegrams as I do. Now, although noblemen at times have shown themselves by no means exempt from the frailties of their baser-born brethren, still I am not for a moment insinuating that Lord Lakington would condescend to foul play of any description; but, about these Pegrams, strictly between you and me, I don't feel implicit confidence. They are lawyers, and the old man especially has the reputation of being a hard, crafty man, very unscrupulous in driving a bargain, and dabbling a good deal in speculation and money-lending. I intend

to investigate the proceedings of the Pegrams during the last few months pretty closely, and, if possible, find out who is their nominee. Now this ought to suit you as well as me. If Pegram has committed a fraud, this marriage will, of course, fall through ; or we may succeed in finding such strong presumption that he has done so as to justify a postponement of the marriage. That would suit you ; while, on my side, I should get rid of one of Miss Caterham's adversaries perhaps."

"By Jove ! that is a splendid idea. I will go in with you heart and soul."

"Wait a bit. I must point out that there is one drawback to which you are liable. Should we fail, and—as is very probable—our *espionage* be discovered, it may lead you into a quarrel with your uncle and cousin."

"I don't care what it leads to ; I will do everything in my power to stop this marriage."

"Very good ; then the first thing we have got to do is to ascertain, if possible, who is likely to be old Pegram's nominee. I have a friend who, I think, will give us a valuable hint on that point if he can only be convinced that this marriage is against Miss Phillimore's inclination."

"But when he hears all that I have to tell him surely that will be sufficient," replied Phillimore, hastily.

"Well, she refused to see you ; and when you achieved an interview by accident, according to your own account, a quarrel was the immediate result ; no, my dear Phillimore, that is hardly good enough to go to a jury on. Is there not any friend of the family who takes your part ?"

"Yes ; Mrs. Lyme Wregis, Beatrice's grandmother. It was she who sent me word of this projected marriage, and called me home from Malta. Beatrice has lived with her all her life."

“What! the widow of the famous financier who slew himself some sixteen or eighteen years ago? That is the very thing. It is very possible my friend Hemmingby, the manager of the ‘Vivacity,’ knows something of her,—he does of most people,—and if they are given to dramatic entertainment is sure to. You get a note from her, strongly backing up your case, and I think then Hemmingby will help us. He knows these Pegrams well, and almost hinted the other night that he could make a pretty shrewd guess in what direction to begin his enquiries.”

“All right,” said Phillimore, rising. “I will get that letter from Mrs. Lyme Wregis to-morrow, and we will expose these Pegram bandits before the week is out.”

“Hardly as soon as that, I fear,” replied Ringwood, as he shook hands. “If we succeed in doing it before the marriage we shall do well.”

CHAPTER X.

THE YOUNG DETECTIVES.

JACK PHILLIMORE was as energetic a young gentleman of eight-and-twenty as needs be. Of a restless and active disposition, he was not at all the man to sit with his arms crossed under any circumstances. Never was there any one more utterly blind to the passive delights of indolence; never any one who more thoroughly failed to comprehend the languid delights of the *dolce far niente*. Jack, to use his own expression, was always "taking it out of himself." On the hottest day in summer he would contrive for himself active occupation of some sort. In fact, as

his uncle once told him, on such an occasion it was enough to make people hot merely to look at him. That he should engage in this campaign against the Pegrams with all his characteristic energy was only natural. It was a fight for the hand of the girl he loved, mixed with that wholesome animosity towards a rival that can always be depended upon in the glamour of a first passion. He was in the Victoria Road soon after twelve; and, asking for Mrs. Lyme Wregis, found that lady, as he anticipated, in the drawing - room alone. Beatrice, he felt pretty sure, would not see him; nor did he think it likely, as things stood, that his uncle would very much care to meet him. Jack was quite aware that he had a tolerably substantial grievance against him as well as his daughter; the Viscount, in spite of his plausible explanations, having undoubtedly given tacit acquiescence to his suit.

"I am afraid I did not play my cards well yesterday," said Jack, the first greetings passed. "I a little lost my temper. I was tried rather hardly."

"Yes," replied Mrs. Lyme Wregis; "you had a chance, and failed to take advantage of it. There was a moment when she was in a melting mood; and if you had only been tender with her then, I think the chances are that she would have confessed everything, and we should at least have known the 'why' of this strange marriage."

Jack Phillimore did not think it necessary to tell Mrs. Lyme Wregis that this was no longer a mystery, as far as he was concerned. He merely replied,—

"I must do my best to remedy the mistake. In the mean time, strictly between ourselves; you will promise me, Mrs. Lyme Wregis, not even to hint, not to breathe a word of what I am going to tell you?"

"You may rely upon my silence," said the old lady curtly.

"It has been suggested to me that there is something not quite right about these Pegrams, and surely that is a point that ought to be cleared up. I am given to understand that the man who holds possession of the clue quite declines to open his mouth on the matter unless he is first firmly convinced that Beatrice is in reality averse to this proposed marriage."

"Well, why do you not tell him that she is so?"

"Ah, you see that, as a rejected lover, he would hardly credit my evidence on that point. There is only one person that I can think of whom he is likely to accept as an authority, and that is yourself."

"Me! But who on earth, pray, is this mysterious unknown? and when, where, and how does he expect me to testify?"

“You know Mr. Hemmingby, manager of the Vivacity Theatre, I think?”

“Yes, very slightly; Lakington has brought him up into our box once or twice. I am quite willing, if it pleases you, to admit that he seemed a pleasant, gentlemanly man enough; but you don’t, surely, expect me to write and call him to the family counsels?”

“And yet if you do not, I don’t know how we are to get this clue that I require.”

“But, my dear Jack, it is impossible. I cannot write to a man I only just know about such an extremely delicate subject as this. You must see that yourself.”

“Yes, I will admit it is very awkward; but I do not know what else to suggest. You would do a good deal to break off this Pegram marriage, would you not?”

“Most decidedly, although I should be running in direct opposition to your uncle. Still, I am convinced that Beatrice’s heart is

not in it, and that nothing but unhappiness can come of it ; but I do not see it is possible for me to write to Mr. Hemmingby."

"Stop. I think I have it. You cannot write to Mr. Hemmingby ; but there is no reason you should not write a letter to me, which I can show to him, and which will doubtless have the same effect."

"I do not mind doing that, Jack," replied the old lady ; "only, remember, I must not be supposed to know that it is going to be shown to anybody, nor do I want to know anything about what you are doing for the present. It will be quite sufficient for me to hear all about it whenever you have that to tell to Mr. Pegram's disadvantage which shall make this marriage impossible. It is a madness on the part of Beatrice and her father. Their attempting to keep me hood-winked about the real reasons of this match is simply a gross piece of disrespect on both their parts.

No ; I have argued my best against this marriage with each of them, and now I trust I am about to do something more."

And so saying, the old lady rose, and going to a davenport which stood close at hand, proceeded to write rapidly for two or three minutes. She folded up her note, placed it in an envelope, directed it, and then, to Jack Phillimore's astonishment, proceeded to fasten it and stamp it.

"There," she said, as she handed it him, "you will find that all you want ; but I prefer that it should go through the post, so that there may be no suspicion of its having been written for Mr. Hemmingby's perusal. Drop it in the pillar-box as you go out. It will be at the British Hotel in the course of two or three hours."

"Thank you very much," said Jack, as he took the missive. "It shall be posted as you wish. Armed with this, if I have any luck,

I shall beat that beast Pegram yet ; and now I will say good-bye. Do not expect to see me more than occasionally for some little time ;” and with that, Phillimore took his departure.

He had not been gone many minutes before Beatrice made her appearance. She very soon led up to the subject of her cousin’s visit, of which, of course, she had been duly advertised. But Mrs. Lyme Wregis was in no humour to indulge her grand-daughter upon this occasion. She could not be got to talk over her late visitor at all, and her replies, even to direct questions, were of the briefest. Of course, what Jack Phillimore had to say could, and should, be nothing to Miss Beatrice now ; but, for all that, the girl seemed curious to arrive at what had passed between him and her grandmother. But the most persistent cross-examination elicited nothing from Mrs. Lyme Wregis ; and when, at length, in reply to the direct question, “Did Jack ask

after me?" the old lady answered with no little asperity, "No, indeed; not very likely, after the way you treated him yesterday," Beatrice gave the thing up, and retreated to her room to cry over this cast-off lover of hers in a manner most highly inconsistent.

These poor rejected ones have many a salt tear to their memory before all is forgotten, and they but knew it.

Jack Phillimore dawdled over his lunch at the British Hotel, awaiting the arrival of that note of Mrs. Lyme Wregis's which he had himself posted, and feeling a little disposed to anathematize that lady's over-caution. No sooner did it arrive than Jack sped to the Temple, and, placing it in Ringwood's hands, suggested the sooner they saw Mr. Hemmingby the better. The two accordingly proceeded to the "Vivacity," and were fortunate enough to find that Mr. Hemmingby had not left the theatre. They were soon ushered into

the manager's presence, and then, having introduced his companion, Ringwood went straight to the point. He had seen a good bit of Sam Hemmingby by this time, and knew that few things made that gentleman more impatient than what is termed "beating about the bush." Time is money, the manager was wont to observe. You have no business to waste mine because you have not made up your mind to speak out.

Sam Hemmingby had shaken hands courteously with Phillimore, and listened attentively to what Ringwood had to say.

"I gave you a hint," he interposed at length, "about what I should do if I were in your place, and I told you then that I had nothing now to do with it, and as they were both friends of mine, had excellent reasons for not meddling with what does not concern me."

"Yes," replied Ringwood, who had evidently got up his brief with great care ; "but

you would not see the young lady sacrificed fraudulently to a Pegram when it is within your power to prevent it."

"I tell you what it is, my legal friend," observed the manager, with an amused smile, "your language is florid, and I should think a little libellous. Allow me to remark that I know nothing about any fraud ; and as for the lady, she is going to marry Bob Pegram of her own free will, and it is most obviously no business of mine even if she is only marrying him to please her relations."

"But, my dear Hemmingby, I assure you you are all wrong. She is being entrapped into this marriage under false pretences, very much against her real inclinations. Will you just read this letter ? It is from a lady you know, Mrs. Lyme Wregis, and see what she says."

"What the devil is it to me," said the manager, testily, "whom Miss Phillimore marries ?

I am neither guardian nor relation to her, and, of course, have nothing to do with it."

But, for all that, he took the letter that Ringwood proffered. He read it carefully, and as he concluded, said,

"Well, the writer speaks her mind pretty plainly. She is the young lady's grandmother, is she not?"

Ringwood nodded assent.

"Well, it does seem rather throwing herself away," continued the manager, "a beautiful girl like Miss Phillimore marrying such a one-horse looking concern as Bob Pegram. Still, though they won't match, Bob is a good-tempered fellow; they will have plenty of gold dust, and I have no doubt will run together pretty comfortably."

"But still," burst in hot-headed Jack Phillimore, "you are an old friend of Lord Lakington's; you would surely not see his daughter made miserable for life by being

married to a man she cannot care about—a man like Pegram, whose account of himself, after all, is extremely doubtful.”

“Excuse me, Mr. Phillimore,” replied the manager. “That Bob Pegram is what he represents himself to be I can vouch for; but you are a relation, and so have a claim to interfere; to say nothing,” he concluded slowly, and with a slight twinkle of his eye, “of a rather *personal* interest in the matter *if* I mistake not.”

“Be quiet, Phillimore,” suddenly exclaimed Ringwood. “Look here, Hemmingby, you know just as well as we do that this marriage is simply the amalgamation of the two last shareholders, as they suppose themselves, in the ‘Great Tontine.’ I declare I think, under the circumstances, that somebody ought to see that old Pegram’s claim is all right. If Lord Lakington is too indolent to take the trouble, then I really think that Jack

Phillimore, as Miss Beatrice's next nearest relation, is justified in seeing that Miss Beatrice's wedding settlements, which, in good truth, are involved in the 'Tontine,' are all right and genuine."

"Quite so," replied the manager. "Still, as I said before, what have I to do with all this?"

"Everything and nothing," replied Ringwood. "We will investigate the Pegrams; but what we want you to do for us, is just to give us a hint where to begin."

"I do not call this quite a fair question, Ringwood," rejoined Sam Hemmingby. "I went so far the other night as to tell you confidentially that I should look the Pegrams up pretty closely *if* I had a share in the 'Tontine,' and that should be enough for you."

"Then, unfortunately, you see it is not. We will never mention your name, but you

must give us a hint as to where to begin our investigations."

"Well, I know it will be downright foolish of me to tell you. I have all the inward qualms that a man always has when he knows he is going to make a downright fool of himself; but before I do so you must answer me one question, Mr. Phillimore. Am I right in thinking that you have a *personal* interest in this affair?"

"If you mean, am I in love with my cousin, Mr. Hemmingby," replied Jack, "Yes. If you mean, did I consider myself engaged to her before this Robert Pegram made his appearance, Yes. If you mean, do I intend to marry her in spite of Pegram or anybody else, again, Yes."

"Ahem!" rejoined the manager, laughing; "I begin to think my dinner to Bob Pegram was a little premature. Taking all things together, I should not wonder if this

marriage was a good bit further off than he anticipates."

"And now," exclaimed Ringwood, breathlessly, "what is to be our first move?"

"I think," replied Hemmingby, slowly, "that the history of the illness of Mr. Krabbe, from the time he broke down in Pegram's office, and had to give up work, down to the state of his health in his retirement at the present day, would very likely pay for looking into."

"Crabb—Crabb; I never heard the name before," observed Ringwood. "How do you spell it—C-r-a-b-b?"

"No; it is rather singularly spelt—K-r-a-b-b-e, Krabbe. He was, till lately, old Pegram's confidential clerk, and that is where I should begin, no matter why."

"Well, Phillimore," exclaimed Ringwood, rising, "we must be very grateful for what has been vouchsafed to us. Good-bye, Hem-

mingby ; I do not suppose we shall get any more out of you."

"No," rejoined the manager, laughing. "The oracle has spoken. When you have worked out the clue I have given you let me know the result, and I will tell you what I think of you as detectives."

The two young men once more adjourned to Ringwood's rooms with a view to talking over matters, and settling the plan of the campaign without delay. One thing was perfectly clear to both of them, that, having with considerable difficulty obtained Hemmingby's advice, they were bound to act upon it without delay. To do this it was of course necessary that they should either go or send some one down to Rydland, and the *pros* and *cons* as to who should go were discussed at some length. But it was at last resolved that it should be undertaken by one of themselves ; and then it

became obvious that it must fall to Phillimore's lot.

If it had been an advantage to Ringwood to be brought face to face with Bob Pegram, and by so doing get an accurate knowledge of his antagonist's personality, yet it cut the other way now. Of course, if he went down to Rydland he would be very liable to meet Bob Pegram, and that gentleman would naturally wonder what could have brought him down to a place like that, and, to say nothing of the difficulty of explaining his presence in a little country town like Rydland, his investigations would be pretty certain to attract Bob Pegram's notice.

Now, none of these objections applied to Phillimore. He could go down there and peer about in any guise he liked. His would be a perfectly unknown face to the Pegrams, even if he did come across them; and therefore it was at last resolved that Jack Philli-

more should proceed next day to Rydland. And by the time they had settled this important question, their appetites reminded them that it was quite time to see about dinner; and as there was still a good deal to be talked over between them, they agreed to dine together at the British Hotel, and continue the discussion.

Now, anybody less calculated for a delicate mission of this nature than Jack Phillimore could not possibly be imagined. The quick, impetuous, reckless sailor, taking any hearsay for fact, and jumping from thence to the most unjustifiable conclusions, was just about the last man in the world to conduct a delicate investigation. Jack Phillimore had admirable qualities for his profession—quick, cool, self-reliant, and decided, he was a born leader of men; but he had neither a logical nor inductive mind. Even Ronald Ringwood, as they sat over their wine after dinner, had

doubts about his companion's fitness for the task he had undertaken, but, without mortally offending his companion, he saw no way now in which it could be entrusted to other hands.

Bitten by Ringwood's account as to young Pegram's masquerading at Guildford, Jack determined that he also must start upon his mission disguised. It was in vain that Ringwood urged there could be no necessity for so doing, that unless you were thoroughly accustomed to it, playing a part is difficult, and very liable to detection. A man is not always on the *qui vive*. He forgets his assumed character for the moment, and betrays himself to the lookers-on in that short interval of forgetfulness. But Jack, in reply, said that he only proposed to assume the garb of a sailor, and argued that that was a *rôle* in which it was impossible he could come to grief. Ringwood cited the case of Bob

Pegram's hands as an instance of how want of attention to a minor detail betrayed a man under such circumstances, and again hinted that perhaps they should do better to leave the affair to a detective. But no; Phillimore had made up his mind to undertake this matter himself, and there was consequently no more to be said; and when they separated, it was thoroughly understood that Phillimore, under the guise of a common sailor, should make his way to Rydland on the morrow, and pick up all the information concerning old Krabbe that he could manage.

CHAPTER XI.

JACK PHILLIMORE AT RYDLAND.

IF we have seen nothing of old lawyer Pegram of late, it must not be supposed that crafty practitioner was not keeping a watchful eye upon the web he had spun with so much care. He stayed down in Wales, exactly as he told Lord Lakington he should do when the marriage had been satisfactorily accomplished. He knew that the connection had been rather a difficult pill for Lord Lakington to swallow, and he had no wish to make it more difficult to him by ostentatiously parading himself as the bridegroom's father. So long as he attained his ends, the old lawyer

was quite content to remain in the background. He thoroughly understood that neither tailors nor bootmakers could metamorphose him into a man accustomed to society; he therefore wisely adhered to his usual somewhat full-skirted black riding-coat and rather low-crowned hat, in which he might have passed for either a well-to-do farmer, prosperous corn-factor, or, indeed, for the thriving country solicitor he was.

His son, on the contrary, had recourse to the London tradesmen, and certainly, to some extent, benefited thereby. They had toned him down in his attire, and suppressed a tendency to flashiness for which Bob had an unmistakable weakness. Turned out by a London artist, Mr. Bob Pegram was a plain but a tolerably gentlemanly-looking young man.

Although, in a business point of view, it suits Mr. Bob Pegram, yet his vanity is

rather wounded at the disinclination his *fiancée* unmistakably manifests for his society. It is in vain that his father points out to him that he ought to consider himself fortunate that such is the case. Mr. Bob Pegram, in his previous *amours*, has been wont to find his coming and going the occasion of much demonstration. He certainly cannot flatter himself on that point now, as anybody more serenely indifferent to his presence, since he has become engaged to her, than the Honourable Beatrice, Mr. Bob Pegram is fain to confess that he has yet never encountered.

“Tut, boy!” his father would say, upon hearing him grumble on this point; “it is the way of these swells. They do not think it in good style to be much in earnest about anything. You cannot well be away from here just now; and just think how inconvenient it would have been if this Miss Phillimore had wanted to keep you dangling

at her apron-strings all the time ! Once you are married, remember, you can see as much as you like of her ; but, mark me, Bob, you must agree to no further putting off of this wedding. The Viscount has fixed it at a pretty long date, considering the circumstances, and I shall not feel comfortable until the knot is tied ; no further postponement, remember."

"No ; quite right, father ; I am tired myself of this ceremonious sweet-hearting. Courting is not courting when there is never a kiss nor a squeeze in it."

The scene of the above conversation was the inner room of old Pegram's offices, what, indeed, was his own room ; but since Bob had come into partnership with him he also had a writing-table there. At this juncture their talk was interrupted by the opening of the door, and the entrance of one of the clerks with some papers for his master's signature.

“Nothing new in the town, I suppose, Evans,” said Bob Pegram, looking up from his newspaper, the perusal of which the conversation of his father had interrupted. “I suppose Tom Davis has not thrashed Slater, the butcher, for sticking him with that old bay horse. He was talking very big about it last market day.”

“No, Mr. Robert ; Tom Davis is always a bigger man in his cups than he is out of them. If he had thrashed half the men that he has threatened to after the ‘ordinary,’ there would be a sight of sore bones in Rydland. No ; the only bit of news about this morning—if it is to be called a bit of news—is, that there is a sailor-chap in the town enquiring after poor old Mr. Krabbe. I never recollect anybody asking after him before.”

“Well, no, Evans ; he has not a relation in the world that we know of. However, I dare say we shall have the sailor here in course of time ?”

"No doubt, sir," replied Evans. "Anybody enquiring after Mr. Krabbe is certain to call at Pegram and Son's before he has done." And so saying, Evans closed the door behind him.

"I say, governor," exclaimed Mr. Robert Pegram, "that's deuced odd. Who can be enquiring after old Krabbe after all these years?"

"Well," replied his father, "nothing is more likely than that he should have some distant relatives, who, hearing that he has retired, and is getting pretty nearly to the end of his tether, have thought it worth while to come and see if there is any pickings for a next-of-kin."


Jack Phillimore, most artistically attired as a smart young sailor, with hands carefully stained, etc., had made his appearance in Rydland the previous night, and, putting up at a second class inn, had deferred his enquiries till the following day. And now

Jack, unwittingly, began to experience the difficulties of the task he had undertaken. To begin upon, he attracted considerable attention in the quiet little country town. Rydland had nothing to do with ships and the shipping interest. It was a purely agricultural market town; and a thorough Jack tar such as Phillimore was a sight it rarely witnessed. The inhabitants, like most towns of its class, had plenty of spare time on their hands except on market-day. The consequence was, that Rydland came pretty generally to its shop-doors to look at the handsome sailor, who was loafing about its streets enquiring for Mr. Krabbe. The women especially were enthusiastic about the handsome seaman; and invented facts and anecdotes about Mr. Krabbe with the most audacious effrontery for the gratification of talking to him. The men took to him for his frank, free, out-spoken manner; in fact, in four-and-twenty hours

Jack Flutter, as it pleased him to call himself, was in a fair way of becoming the most popular man in Rydland. But Jack would have been infinitely disgusted if he had known that there was neither man nor woman that he had spoken to who, in spite of the nautical jargon that he affected, had not fathomed the fact that he was, at all events, born in a superior station to that which his present garb indicated him as holding.

As he smoked his evening pipe in the sanded parlour of the "Greyhound," Jack Phillimore comforted himself with the reflection that he had done a rattling good day's work. He had ascertained that old Mr. Krabbe had been a clerk in Pegram's office for something like five-and-thirty years. Everybody in Rydland knew him, a quiet, pleasant, kindly old gentleman; a man of middle age when he first came to Rydland, but a very old man now. He used to have

Mrs. Moody's first floor—she keeps the Berlin wool-shop in the market-place — until his illness ; then Mr. Pegram took a cottage for him outside the town, and pensioned him off, and he lives there now, with a nurse to take care of him. Rather a mystery to Rydland that nurse. It was odd a good-looking woman at her age—and she could not be above six or seven-and-thirty, if she was that—could be induced to take such a place. However, they supposed Mr. Pegram made it worth her while, and she knew it could not last long ; though about this latter Rydland differed, and had much to say. Old people, in Mr. Krabbe's state, as some of the gossips pointed out, sometimes lingered on for years. He was slightly paralysed, and somewhat daft ; “just dazed like,” as one of Jack Phillimore's informants explained to him. A goodly budget of information, thought Jack ; all this to have acquired in one day.



On one point had he failed, and that was in seeing Mr. Krabbe. He had been out to the cottage, seen the nurse, and quite agreed with Rydland that she was not at all the sort of woman that he should have expected to find holding such a post; but he had not succeeded in seeing Mr. Krabbe. The nurse was very civil, and would have apparently made no difficulty about his seeing her patient, only that he was asleep. He slept, she said, a great deal, and it was a mercy that he did so. Disturbing him made him very irritable, and it seemed a pity to do so when it was very doubtful whether he would recognize his visitor when he saw him. Of course, as Jack said, in his case that could not be expected. He was a distant connection whom, in all probability, Mr. Krabbe had never seen; still he should like to see the old man. The nurse told him if he called about noon the next day, the probability is that he would find Mr.

Krabbe awake, and that he could then see him.

Excessively well satisfied with his day's work, and the manner in which he had played his part, Jack laid out his plans for the next day. He conceived that he had nothing much to do now beyond seeing Mr. Krable ; but, as the train did not go till the afternoon, Jack determined further to call upon lawyer Pegram, and see what he could make out of him. The idea of thus venturing as a spy into the very heart of the enemy's camp tickled Jack Phillimore amazingly ; he hugged himself upon the audacity of his invention, and called for another glass of brandy-and-water upon the strength of it. That and his pipe finished, Jack tripped off to bed as light-hearted as if he had already succeeded in exploding all Bob Pegram's matrimonial schemes, and was himself to take his pretty cousin to church in the morning.

Ten o'clock the next day saw Jack in Mr. Pegram's offices, and respectfully enquiring of the clerks if he could see that gentleman. Evans went through the form of asking him his business, although, of course, he knew, the moment he saw him, that this was the sailor who had been enquiring about Mr. Krabbe all over Rydland the previous day. Jack told Evans the same story that he had told the nurse at the cottage, to wit, that he was a distant connection of the old man ; and further added, that he would like to ask Mr. Pegram a few questions about the old gentleman's last illness, and thank him for the kindness he had shown him. Evans, of course, requested him to take a chair while he let Mr. Pegram know that he, Jack Flutter, wished to see him. A few minutes more, and the clerk, requesting him "to step this way," ushered him into the presence of the Pegrams, father and son.

"Well, my man, you want to see me ; what

is it ? That is my son and partner, Mr. Robert Pegram," he continued, seeing Jack's eye wander towards that gentleman ; "you can speak out before him just as you would speak to me. Now what is it ?"

"Well, damn that ugly beggar's audacity," muttered Jack to himself. "The idea of his having the presumption to think of Beatrice !" "Well, your honour," he replied to Mr. Pegram's question, "I aint much of a hand at a yarn, but, you see, my father, he married a niece of old Mr. Krabbe's ; and so, as I was cruising in these parts, I thought I'd just have a look at the old gentleman, 'cause my mother she thought a deal of him, she did ; and as I hear he lived with you a many years, I thought, may be, your honour would tell me something about him if I called." And here Jack used his pocket-handkerchief, considerably more after the manner of the quarter-deck than the forecastle.

“Very good,” rejoined old Pegram. “I shall be happy to supply you with all the information you require about Mr. Krabbe ; but, in the first place, let us know who you are exactly.”

“Jack Fluter, boatswain’s mate on board Her Majesty’s ship ‘Cassiope.’”

Neither old Pegram nor his son had the slightest previous knowledge of the name “Cassiope,” and yet they both felt intuitively that a common sailor would not have so pronounced the name of a ship.

“And the name of your captain is—” enquired the old lawyer.

“Fletcher, your honour ; and a real smart officer he is. If he is hardish on the skulkers, he is a good skipper to the chaps as does their duty. They were telling me in the town, sir, that my great-uncle served his biggest spell under your honour’s command.”

“Mr. Krabbe was over thirty years in our

office, and when he broke down last year we pensioned him off as an old and valued servant. We found a nice little cottage for him about three quarters of a mile from the town, and got a practised nurse down from London to take care of him. You must know, he has broken down both mentally and bodily; however, you will be glad to hear that he is well taken care of, and everything that can be done for a man in his position is, we trust, done for him."

"Yes, I am told everywhere that your honour has been very kind to the poor old gentleman. I went out to his cottage yesterday to see him, but he was asleep, the nurse said, and she did not like to disturb him. I was thinking, if your honour saw no harm in it, I'd just run out and try and have a look at him to-day."

"Harm!" rejoined Pegram, as he once more eyed the sailor keenly through his spectacles;

“of course not. His old friends, relatives, or indeed anybody else, are quite welcome to see Mr. Krabbe whenever they think fit. As I have no doubt his nurse told you, he sleeps a great deal, is very irritable, and apt at times to be very much put out by seeing those who are virtually strangers to him, that is, old acquaintances he can no longer recollect; of course, if, as is very likely, your presence annoys him you will cut your visit short.”

“Aye, aye, sir; the old gentleman ain’t likely to know me, as he never saw me before; but my people will be main pleased to hear I have seen him, and we’ll all feel grateful to your honour for the care you have taken of him. There’s a many owners don’t care what becomes of their ‘hands’ when they are worn out; but your honour is one of the right sort, and finds snug harbourage for those as is past sea-going. Good-bye, and thank your honour kindly for all the care you have taken

of my great-uncle ;” and, with a regular sailor’s scrape, Jack Phillimore took his departure.

“That fellow is no more a common sailor than I am,” remarked Mr. Pegram, as the door closed behind their late visitor.

“No,” replied his son, whom business had often taken to Liverpool, and one or two other large seaport towns. “He did not use his handkerchief much like a foremast hand.”

“No,” replied the old lawyer ; “that fellow is sailing under false colours, to use his own jargon. Who he is agent for, and what they are aiming at, is not so easy to guess. His present object, no doubt, is to see old Krabbe *in propria persona*. Well, they won’t make much of that, save that they will perhaps consider him rather a promising life to look at from their point of view. He don’t look as if he would last much longer, Bob, eh ?” and

here old Pegram went off into a low chuckle, in which his son most heartily joined. "It is odd," he continued, "too, who that fellow's employer can be. It is not likely to be Lord Lakington. He is too big a swell to think of anything of that kind ; besides, damme, he don't even know there is such a person as old Krabbe."

"No," replied Bob Pegram, as he rose from his table and buried his hands in his pockets. "This is a deuced rum business ; that fellow can't be a spy of Miss Caterham's for the same reason. It is extremely improbable that either she or her lawyers know of old Krabbe's existence."

"No," muttered his father. "This is queer, Bob, very queer. The sooner this marriage is over, my boy, the better. We have somebody pulling the strings against us who knows a good deal more of our game than I like. Whoever he is, he somehow or other

has got more than an inkling that old Krabbe is 'our life'—my nominee—in the 'Great Tontine.' It bodes us no good, Bob, to have so keen-witted a knave prying into our affairs."

"No; in the mean time I must just slip down to the cottage and tell Mrs. Clark that, irritable or not irritable, the old man *must* show this morning."

"Yes; and perhaps the more waspish he is the better. But one moment, Bob; just send little Blinks in here,—he is a sharp lad that,—and I am just going to tell him to follow the sailor wherever he goes. I shall furnish him with money, because I expect that sailor means leaving Rydland to-night, and I am rather curious to know where he goes to."

"Quite right, father; it is just as well that we should know who is poking his nose into our affairs, and young Blinks ought to have little difficulty in tracking our nautical friend

to his lair;" and with that Mr. Bob Pegram picked up his hat and left the room.

After giving young Blinks his instructions, and furnishing him with a small sum of money, old Pegram remained some two or three minutes immersed in thought. At last he rose from his chair, crossed the room to a strong safe, which was fixed against the wall in one corner, and opening it with a somewhat complicated key, took from it a voluminous parchment deed. He glanced over it for a few minutes, and then restored it to its place. "I don't like it," he muttered; "it looks bad, very. I have a crafty antagonist spying into my game, who evidently has a strong suspicion of the weak point in it. Still, as long as he employs such bunglers to do his work as he has done this time, it will take him months before he becomes much wiser, even if he does then, and all I ask is a few weeks. Only let that deed be signed, and this marriage

knot tied, and I will not only snap my fingers at him, but will perhaps a little astonish him besides."

Jack Phillimore, after leaving Pegram and Son's office, continued to lounge about Rydland gossiping with everybody he came across, and still under the delusion that he was admirably personating the British seaman, and considerably increasing his stock of information as regarded old Krabbe. It was true such points as that Mr. Krabbe had been much liked and respected as a man of very regular habits, though excessively partial to strong ale,—in moderation, be it understood,—and that he invariably covered his bald pate with what is usually determined a "brown scratch" wig, might be certainly facts concerning that venerable old gentleman ; but it was hard to see what use he and Ringwood were to make of such knowledge now they had acquired it. However, at the end of that

time Jack Phillimore thought he had best proceed to the cottage, and, if possible, see Mr. Krabbe in the flesh. After following the high road to Llanbarlym for about three quarters of a mile, he turned down a narrow lane to his right, and came, in about a couple of hundred yards, to a quiet, clean little cottage standing in a pretty garden. Passing through the garden, he tapped lightly at the door, which, after some slight delay, was opened by the same woman whom he had seen on the preceding day. She welcomed him with a smile, and said,

“Of course you have come out again to see the old man ; if you will just step into the parlour and sit down he will be in in a few minutes. I am afraid you won’t make much of him, for he is very queer and crotchety this morning ; but then he is always that, more or less, and when it is an amiable day with him it is generally because he is rather drowsy.

If you will take a chair," she continued, opening the door of the parlour, "I will bring him to you directly almost. No, not that one, please," she exclaimed, laughing, as Jack was about to throw himself into a big leather arm-chair by the fire. "That is Mr. Krabbe's, and to find anybody in his own particular seat would put the old man out dreadfully."

Complying with the nurse's instructions, Jack hastily stowed himself upon a more ordinary chair, and then awaited with no little curiosity the appearance of the old man, of whom he had heard so much during the last four-and-twenty hours. He had not long to wait. The door opened, and supported by the buxom nurse on the one side, and assisted by a stout stick, upon which he leaned a good deal, on the other, there appeared a sad specimen of senile old age. The old man in his prime had probably been below the middle height, but was now so bowed by age and

infirmity as to be considerably shorter than his attendant, although she was no out of the way tall woman. The pale, wrinkled cheeks, heavy shaggy white eyebrows, and the tottering gait, all betokened a man of great age. He was habited in an old-fashioned double-breasted tail-coat with flap pockets, a buff waistcoat, black trousers cut in the mode of our grandfathers, from the fob of which projected a black silk ribbon with a massive gold seal, shoes and grey stockings ; while his skull was surmounted with the "brown scratch," of which Jack had heard so much, and which formed a rather ghastly contrast to his white cheeks and eyebrows ; a heavy shawl handkerchief was loosely knotted round his throat, while the nurse also carried a rug and some other wraps on her arm. Of course Jack knew that he was a very old man, but he could not help thinking, that if he had been told he was a centenarian he should have felt no surprise.

In one respect alone had he escaped the ruthless ravages of time—the eye was still comparatively bright, and, as the nurse told Jack in a stage whisper, “his sight is wonderfully good, considering; but you must not expect him to hear or understand much.”

The old man dropped his shuffle and came to a dead stop when he saw Jack.

“What,” he piped out, in a shrill treble tone approaching to a falsetto, “is he doing here?”

“He is come to call upon you,” shouted the nurse into his ear, “and enquire how you are.”

“Much he knows about it,” piped the old man; “I call it a very cold day.”

“You are quite right,” bawled Jack. “It is cold, very cold, sir.”

“Cold! yes, I said ‘cold,’” muttered the old man, in his childish treble. “What did he want to say it was not cold for? People

are always so contradictory and stupid ;” and having thus relieved his mind, he shuffled towards the arm-chair by the fire, in which, with the nurse’s assistance, he was speedily installed.

But a good deal more had to be done before things were entirely to his liking : the rug had to be placed over his legs, then an old-fashioned cloak had to be fetched from the other room and put round his shoulders ; in fact, he was not content until he had been enveloped in a perfect cloud of wraps, from the midst of which his wizened old face peered out, while from his lips poured a string of querulous complaints against the cold, and the stupidity of people who did not recognize that it *was* cold.

“ I don’t think you will be able to make much of him,” said the nurse, quietly to Phillimore ; “ and if you really have anything you wish to ask him, I am afraid you have little chance of getting an answer.”

Jack Phillimore had already recognized the impossibility of making anything out of Mr. Krabbe. He *had* seen him, and felt that if he sat there and stared at him for an hour he should make nothing more of him. He rose, and was about to take his leave, when he was suddenly arrested by a very personal enquiry on the part of Mr. Krabbe.

Since he had stopped maundering about the cold, the old gentleman had eyed Jack very intently, and now, as he had got up, suddenly piped out,

“Where is his pig-tail? Why does he not have a pig-tail? I recollect when I was a boy that all sailors had pig-tails. I don’t believe that he is a real sailor; all sailors have pig-tails.”

“You are quite right,” said Jack, turning to the nurse. “It is hopeless to make anything of him; still, my people at home will be glad to think that I have seen the old

man. You must have weary work with him ; but he is surely not likely to last very long now ? ”

The woman’s manner to Jack suddenly changed. She had hitherto spoken in a good-natured way to him, but it was somewhat sullenly that she rejoined,

“ It doesn’t matter to me ; if not him, it’s another. But old people like this are very uncertain : they sometimes linger on for months, and sometimes flicker out very suddenly.”

“ Well, good-bye ; but I cannot think your present patient will trouble you long ; ” and slipping a small gratuity into the nurse’s hand, for which she dropped him a somewhat pert curtsy, Phillimore took his departure, and made the best of his way back to Rydland.

Having paid his modest bill at the “ Greyhound,” and packed up his bundle, Jack made

his way to the railway station and took a ticket to London. He had some little time to wait, and paid very little attention to his few fellow-loungers on the platform. Certain it is, that when the train came up, and he jumped into a second-class carriage, he took no notice of a sleepy-looking youth, about sixteen, who got into the same compartment, coiled himself up in a corner, and apparently slumbered the whole way to town.

CHAPTER XII.

DEATH OF MISS CATERHAM.


RONALD RINGWOOD has held rather aloof from the little cottage at Kew of late ; for one thing, he really had nothing to communicate. All trace of the missing Finnigan seemed lost, and both the detective employed by Ringwood and Pegram's emissary had given up all hope of tracing the missing man from Guildford, and returned to town with a view to a fresh departure. And, in the second place, Ringwood was fain to confess that he had not got on quite so well with Mary Chichester of late. That young lady resented being kept in the dark as regards what she

termed the great mystery. She argued, as we know, and with considerable reason, that it would be very much to her aunt's benefit if there was confidence between them on this point, and Miss Caterham consequently enabled to discuss the thing freely with her, Mary Chichester. But poor Miss Caterham had worked herself up into such a state of nervous apprehension of foul play on the part of her competitors for the great stake, as to be really not quite rational on that point. She could have put her fears in no very definite shape had she even tried to tell them to any one. She would have certainly expressed a strong opinion that the Pegrams, in seeking Terence Finnigan, were seeking him with murderous purpose. She had a hazy idea that even her own life might be aimed at; oblivious of the fact that she had disposed by will of her chance in the "Great Tontine," as well as all her property, in favour of her

niece, and that consequently her death would merely put Mary Chichester into her place as a shareholder in the "Tontine," the decease of a nominee being the only thing that virtually extinguished the share. She would further have told you, although she had no knowledge on the subject, that she thought it quite possible Lord Lakington also had his emissaries working on his behalf. But just in proportion as she grew nervous and disturbed about the matter was her obstinate determination to keep the terrible secret from Mary; so much so, indeed, that she almost angrily refused the girl's pleading to share the obvious anxiety under which she was suffering, and once more most peremptorily forbade Ringwood to breathe a syllable concerning the "Great Tontine" to Miss Chichester. So distressed, indeed, was Mary about her aunt's state that she insisted upon her seeing her doctor. That gentleman

prescribed anodynes and various composing draughts, but frankly told Miss Chichester that Miss Caterham's sleepless nights and low nervous state were caused by mental anxiety of some kind, and that his prescriptions could do but little for her. But the old lady remained obstinately silent as to her trouble, and, unfortunately, Mr. Carbuckle, the only person who could have taken it upon himself to have informed Mary Chichester of what it was now obvious she ought to be acquainted with, was away on his holidays.

Ringwood was sitting in his chambers the morning after Jack Phillimore's departure for Rydland pondering over the "Great Tontine" generally, and wondering especially what information regarding old Krabbe his new colleague would bring back. The more Ronald turned the thing over in his mind the more puzzled he was as to why Hemmingby had suggested this enquiry. He could not at all see the



drift of the manager's proceeding. If old Krabbe was Pegram's nominee, however infirm he might be, he must be to the fore, although Phillimore might not succeed in seeing him. Still he would doubtless have little difficulty in gathering testimony to the fact of old Krabbe's being alive. Then his thoughts wandered off to Mary Chichester, and I am afraid that he anathematized poor Miss Caterham as an obstinate old woman for making such a mystery of the "Tontine," and so occasioning heavy clouds to lour o'er the sunlit course of his love. Then he wondered whether Terence Finnigan really was in the land of the living, and what steps it was now possible to take that might give a chance of his discovery. And here his reflections were cut short by a sharp knock at his door.

In reply to his short "come in," the door opened, and his clerk appeared: "Mr. Carbuckle has just sent over, sir. His compli-

ments, and will you come across to his chambers at once."

"All right," replied Ringwood ; and taking up his hat, he proceeded at once to comply with Mr. Carbuckle's request.

Upon arriving at that gentleman's chambers, he found him pacing his study in a somewhat disturbed fashion.

"This is a very sad business, Ringwood," he exclaimed, as he shook hands. "Of course, poor old lady, at her time of life it is not a thing to be surprised at ; but I cannot help blaming myself for not having been out to see her since I got back. I have not seen her since the beginning of the long vacation ; but, after all, I have only been back four days. Still, from what Mary Chichester says in her letter, I am afraid, poor dear old lady, that the 'Great Tontine' has killed her."

"You are speaking, of course, of Miss Cater-


ham ; you do not surely mean to say that she is dead, poor thing."

"Yes, I am sorry to say such is the case. I have just received a note from Mary Chichester informing me of the fact. She says the medical man says there is no doubt about its being "heart," brought on by the great mental anxieties she has suffered of late ; and, from what you have now and again told me, I am afraid that, instead of getting over the little fright into which she was thrown by Mr. Pegram's audacious attempt, as I thought she would, she has gone on hugging her fears to her own breast till they assumed gigantic proportions. I regret now I did not give you permission to speak out when you first told me that Mary Chichester was afraid her aunt was fidgetting and fretting over some mystery with which it were best that she, Mary, should be at once acquainted ; but, dear me, I thought, poor lady, she would forget

all about Mr. Pegram in three or four weeks, and she always made such a point of her niece being kept in total ignorance of the big lottery."

"Yes, it was so obvious even to myself, the low nervous state into which Miss Caterham had fallen, that I was only waiting your return to speak to you on the subject. I did not know you were back until I got your message just now. However, I suppose Miss Chichester will be let into the mystery of the whole secret now."

"Well, yes ; of course the will must put her in possession of the whole story. Miss Caterham, I know, has left her what little she has to leave, which, beyond that visionary share in the 'Tontine,' I am afraid won't come to much. But what I want you to do is this : as ill-luck would have it, I have a very pressing engagement that will take me out of town for the next day or two. It is an old-standing



promise to my invalid sister, and it is so seldom, poor thing, that I can give her a day or two, that I really have not the heart to disappoint her. I want you to run down to Kew to tell Mary the whole state of the case ; say that I shall come out to see her as soon as I return ; and that I shall, of course, be present at the funeral. Any little thing that she wants assistance and advice about, in the mean while, I am sure you will undertake for her. Do this for me, like a good fellow, or else I shall have to telegraph to my sister that I can't come until to-morrow, which will be a great disappointment to her."

"Of course I will," replied Ringwood. "I will drive out there almost at once. After the terms I have been on with poor Miss Caterham, and knowing them as I do, through you, there will be nothing much in my taking your place in your unavoidable absence. By the way, of course, if Miss Chichester asks me

what was this secret which so troubled her aunt, there is now, I suppose, no objection to my telling her ? ”

“ Ahem !—No ; better not, perhaps,” replied the more cautious senior. “ You can tell her that Miss Caterham’s will must explain everything.”

As Ringwood made his way down to Kew a little later, he pondered a good deal as to how he stood in Mary Chichester’s estimation. He could not tell. At times they got on pleasantly enough together, but she undoubtedly always got angry when the mystery of the “ Tontine ” came between them, and showed him her displeasure right royally at such times, treating him even with studied neglect, or scant courtesy, as the spirit of the moment might dictate. Still, when she smiled sweetly upon him, and was as bewitchingly agreeable as a good-looking young woman can be, he puzzled himself to know whether he really had obtained

any hold on her affections. Young ladies are not wont to show the captives within their mesh that their hearts are softened towards them until they have declared themselves more explicitly than Ringwood had as yet done. It was not that his mind was not made up, but there were two things hampered him: in the first place, and it was probably, after all, the strongest of the two reasons that made him pause, he was not quite sure how such an avowal would be received; and secondly, he really had scruples about asking her to marry him while she was still in complete ignorance of the possibility of her becoming a large heiress. He argued with himself: if this marriage came about she might say, "He knew this, and I did not; and married me on the chance of its coming off." However, that was all now going to be cleared up, and Ringwood determined that, as soon as he decently could after

Miss Caterham's funeral, he would declare his love to Mary Chichester.

He opened the gate of the little garden, from which all the summer splendour had departed. The beds he remembered all aglow with brilliant flowers now looked ragged and forlorn ; indeed, from some of them the plants had already been taken up, preparatory to being housed for the winter. He made his way up the gravel walk, and knocked at the door.

"Yes, Miss Chichester would see him," replied the maid, after disappearing for a few moments, and he was duly ushered into the drawing-room.

A little time, and Mary Chichester entered, and Ringwood could not help thinking that she had never looked better than she did now, as she swept towards him in her black draperies, and greeted him with extended hand. He had composed rather a neat little

speech on his way down, with which to introduce himself, but it all vanished as he looked at Mary's pale, sad face, and all he said was,

"I am very, very sorry for you."

"I knew you would be sorry to hear of the death of my poor aunt," she replied. "You have, of course, heard of it from Mr. Carbuckle. I rather hope to see him in the course of the day."

"I am here, Miss Chichester, as Mr. Carbuckle's deputy; sincerely as I sympathize with you in your loss, I should hardly have ventured to intrude upon you until a few days later if it had not been for that. He has only just returned to town, and is compelled to leave it again for a couple of days, and begged me to run down here on his behalf. I need hardly say, if I can be of any use about anything, I am at your disposal."

"Thank you; no. I shall want both advice

and assistance later, but just at present Doctor Lomax, who was an old friend of my aunt's, and her regular medical attendant, has managed everything for me. I suppose I shall see Mr. Carbuckle shortly ? ”

“ He begged me say that he should come to you the minute he returned, and should, of course, attend the funeral.”

“ Which I hope, Mr. Ringwood, you will do also. You were a great favourite with my poor aunt ; but on one point I sadly fear I was right, and that miserable secret which you allowed her to bear by herself really did hasten her death.”

“ I sincerely trust, Miss Chichester, that on that point you are mistaken ; as I told you before, I was powerless ; my lips were sealed, as they are now. A few days more, and you will know everything.”

“ Know everything ! ” she cried, passionately, and rising abruptly from her chair.


“What do I care about your mystery now ? I wanted to know it before, that I might share the trouble with her who has been as a mother to me, that I might soothe and comfort her in her wretched nervous prostration. I wanted to know it, because I saw that bearing it alone was the cause of the weak, nervous state into which she had fretted herself. Had I shared the burden with her it might—who can say ?—have kept her a little longer with me. I am blaming nobody,” continued Mary, as she paced the room with impatient steps ; “but it is so hard to think that a life we value might have been prolonged by more careful tending.”

“Poor Miss Caterham was so very resolute in her injunctions as to secrecy that we dared not disobey her. A few days more and then——”

“Too late, I tell you,” interrupted Mary ; “I have no desire now to know this miserable secret. It was no paltry curiosity that

prompted me, but sheer anxiety for her whom I could see was not fit to bear its weight alone. I care not now if I never know it. Forgive me, Mr. Ringwood, if in my grief I have said anything that might be deemed harsh; but the shock was very sudden, and—and—I think—I think—I had better say good-bye,” and putting her handkerchief to her eyes, Mary Chichester hurriedly left the room.

The day of the funeral arrived, and a little knot of mourners, which included Carbuckle and Ringwood, assembled at the cottage at Kew to follow poor Miss Caterham to her grave. The deceased lady had led so retired a life of late years that the mourners who gathered to pay their last tribute of respect were few in number; but if the gathering was small, the regrets of those who composed it were, at all events, sincere. Those who followed her to her last resting-place sorrowed



honestly for the kind, amiable woman who, after a life of self-sacrifice, had now left them.

The deceased lady's solicitor was among those present, and intimated to Mr. Carbuckle, and some two or three intimates, that he thought it would be most convenient, now all was over, that they should return to the cottage, and hear the will read. "It is short and simple, and concerns you, Carbuckle, slightly."

Mr. Carbuckle at once assented; and he, Ringwood, Dr. Lomax, and one or two more, accordingly returned to the cottage. Miss Chichester declined to be present; and the half-dozen men assembled in the little dining-room, where the "baked meats" customary were duly set forth. After granting his companions a few minutes for their luncheon, the attorney produced the will, and clearing his throat with a preliminary glass of wine, said,

“The late Miss Caterham only made the will I hold in my hand a few weeks ago ; I, when this was completed, destroying a previous will which differed from this only on one not very important point.”

He then proceeded, without further preamble, to read the will, which was very short, and, divested of legal verbiage, set forth that the testatrix, with the exception of two or three trifling legacies to servants, bequeathed what little she had to leave, including the furniture of the cottage, to Mary Chichester. This seemed all very natural and just as it should be to the half-dozen auditors, with the exception of Carbuckle and Ringwood. These two could not refrain from exchanging a glance of astonishment.

“What on earth has she done with her ‘Tontine’ share ?” thought Mr. Carbuckle ; “she cannot surely have forgotten all about it. If so, and it should by any fluke happen to

come off in her favour, there will be a pretty miscarriage of my poor old friend's intentions. She has I don't know how many nephews and nieces, while Mary Chichester is only her great-niece, and naturally all these others would come before her.

Here his reflections were interrupted by the attorney, who handed him a packet.

"This, you will perceive, Mr. Carbuckle, is addressed to yourself. I know the contents, having indeed written them out at the wish of my late client; but, as it is a matter placed by the deceased lady entirely in your hands, it is, of course, a private communication."

"This packet," said Carbuckle, as he and Ringwood returned together to town, "I have no doubt refers to that 'Tontine' share. I wonder why poor Miss Caterham has enclosed it to me in this mysterious manner; however, as soon as we get to my rooms we will see what she has done. You have been, and are,

so deeply engaged in the affair, that I intend to take you into confidence at once."

- As soon as they were comfortably installed in Mr. Carbuckle's chambers, that gentleman broke the seal, and drew two documents from the envelope. The first was a short legal document, by which the share, numbered 1477, of the "Great Tontine," life nominee, Terence Finnigan, was bequeathed to Mary Chichester; the second was a letter, written at Miss Caterham's dictation, in which she told him that she placed this share in his hands in trust for Mary Chichester, with an earnest injunction that the girl was to know nothing about it unless the thing should be actually decided in her favour.

"If it is heaven's will," Miss Caterham went on to say, "that my darling Mary should become a great heiress, it will be quite time enough for her to know it when it is an actual fact; and, on the other hand, I am

desirous of sparing her the terrible fears and anxieties that have oppressed me during the last few weeks, and which, I feel, remain my lot until the 'Great Tontine' is determined, or the death of Terence Finnigan ascertained."

"Poor lady," said Carbuckle, "I wonder whether she ever thought that the grave might lay her fears at rest. I am sadly afraid, in her state, that the 'Great Tontine' is answerable for her decease."

"And what is more," said Ringwood, somewhat disconsolately, as he took up his hat, "the 'Tontine' still remains a mystery as inscrutable as ever to Mary Chichester."

"I am afraid so," rejoined Carbuckle; "but I shall undoubtedly comply with my old friend's instructions. As Mary *does* know nothing about it, she had better remain in her ignorance, unless the thing comes off in her favour."

The upshot of all this was, that Ronald

Ringwood came to a fresh determination with regard to Miss Chichester. Man has a natural • desire to console a pretty woman in her affliction, and Ringwood felt that he could not see Mary in her sorrow without offering consolation ; and that, over head and ears in love as he was, that must, of necessity, be of a somewhat impassioned kind, such as would be certain to result in a downright avowal of his love. The objections that stood in his way before Miss Caterham's death were there still ; and it seemed to him that it would be now a downright mean thing to do to ask Mary to marry him while in ignorance of her possibly brilliant prospects. He resolved to hold aloof from her till the " Great Tontine " was decided. He would rather she said him " nay " as possessor of eight thousand a-year than she should unwittingly come into it as his wife.

Had he consulted his friend, Mr. Hem-

mingby, on this point, I think that gentleman would have informed him emphatically,—“ My dear sir, that sort of high-flown chivalry won’t wash in these days.”

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